

North Carolina
State Firemen's Association



MOREHEAD CITY, JULY 24-27

1922

PROCEEDINGS
OF THE
Thirty-Fifth Annual Convention
AND
TOURNAMENT
OF THE
North Carolina
State Firemen's Association
HELD AT
MOREHEAD CITY
JULY 23-27
1922

1922
THE TIMES BOOK AND JOB PRESSES
CONCORD, N. C.

EXECUTIVE COMMITTEE

President

First Vice President

Secretary

Treasurer

Statistician

Officers of the North Carolina State Firemen's Association

Year.	President.	Vice Presidents.	Secretary	Treasurer.	Statistician.	Place of Meeting.
1888	C. D. Benbow	J. D. McNeill	E. B. Englehard	F. H. Vogler	H. J. Elam	Greensboro
1889	E. B. Engelhard		H. J. Elam	C. G. Bradley	T. W. Blake	Raleigh
1890	H. E. Heartt		J. W. Griffith	C. G. Bradley	T. W. Blake	Charlotte
1891	T. A. Green	Albert Kramer	J. W. Griffith	J. W. Griffith	F. H. Vogler	Durham
1892	T. A. Green	G. S. Powell, J. D. McNeill			W. C. Craft	Asheville
1893	T. A. Green	J. D. McNeill, E. G. Parmele			W. C. Craft	Wilmington
1894	Jas. D. McNeill	E. G. Parmele, F. H. Vogler			W. C. Craft	Winston-Salem
1895	Jas. D. McNeill	E. G. Parmele	J. W. Griffith	J. W. Griffith	B. T. Emerson	New Berne
1896	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. W. Griffith	T. A. Green	B. T. Emerson	Salisbury
1897	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. C. Michle	T. A. Green	B. T. Emerson	Fayetteville
1898	Jas. D. McNeill	J. Stone, C. I. Badger	J. W. Griffith	T. A. Green	M. V. P. Capps	Goldsboro
1899	Jas. D. McNeill	H. L. Riggins, R. D. Douglass	J. W. Griffith	T. A. Green	L. J. Taylor	Greensboro
1900	Jas. D. McNeill	H. L. Riggins, W. S. Orr	W. C. Von Glahn	T. A. Green	L. J. Taylor	Wilmington
1901	Jas. D. McNeill	H. L. Riggins, W. S. Orr	W. C. Von Glahn	T. A. Green	L. J. Taylor	Charlotte
1902	Jas. D. McNeill	W. S. Orr, A. H. Boyden	W. C. Von Glahn	T. A. Green	L. J. Taylor	Raleigh
1903	Jas. D. McNeill	A. H. Boyden, R. D. Douglass	W. C. Von Glahn	T. A. Green	C. Schnibben	Durham
1904	Jas. D. McNeill	A. H. Boyden, R. D. Douglass	W. C. Von Glahn	T. A. Green	L. H. Lumsden	Salisbury
1905	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	C. Taylor	L. H. Lumsden	Winston-Salem
1906	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	R. C. Taylor	L. H. Lumsden	Asheville
1907	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	R. C. Taylor	W. P. Monroe	Wilmington
1908	Jas. D. McNeill	A. H. Boyden, C. U. Harris	Jno. L. Miller	R. C. Taylor	W. P. Monroe	Wilmington
1909	Jas. D. McNeill	A. H. Boyden, S. G. Bernard	Jno. L. Miller	R. C. Taylor	W. P. Monroe	Asheville
1910	Jas. D. McNeill	A. H. Boyden, W. S. Orr	Jno. L. Miller	R. C. Taylor	M. S. Davis	New Berne
1911	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Charlotte
1912	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Fayetteville
1913	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Wilmington
1914	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Winston-Salem
1915	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	C. Schnibben	T. D. Davis	New Berne
1916	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	C. Schnibben	T. D. Davis	Raleigh
1917	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	C. Schnibben	T. D. Davis	Morehead City
1918	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	C. Schnibben	Chas. D. Farmer	Wrightsville Beach
1919	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	C. Schnibben	Chas. D. Farmer	Asheville
1920	J. H. Wood	J. L. Foister, C. D. Farmer	Jno. L. Miller	C. Schnibben	R. E. Currier	Fayetteville
1921	J. H. Wood	J. L. Foister, C. D. Farmer	Jno. L. Miller	C. Schnibben	R. E. Currier	Gastonia
1922	J. H. Wood	J. L. Foister, C. D. Farmer	Jno. L. Miller	C. Schnibben	R. E. Currier	Morehead City.

Order of Business

1. Call to order.
 2. Presentation of Credentials.
 3. Appointment of Credentials Committee.
 4. Read the Minutes of the Previous Meetings.
 5. Collection of Dues.
 6. Report of Officers and Committees.
 7. Report of Board of Trustees.
 8. Miscellaneous Business.
 9. Memorial Service.
 10. Election of Officers.
 11. Unfinished Business.
 12. Adjournment.
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Honorary Members

- Geo. G. Summing Secretary Virginia State Firemen's Association, Portsmouth, Va.
- Hon. J. L. King, Greensboro, N. C.
- Hon. J. J. Nelson, Greensboro, N. C.
- Hon. F. S. Cook, Fayetteville, N. C.
- Miss Lillian Brown, Greensboro, N. C.
- Miss Laura Deal, New Berne, N. C.
- Hon. H. L. Peterson, Goldsboro, N. C.
- S. S. Fishblate, Wilmington, N. C.
- Hon. Julian S. Carr, Durham, N. C.
- Miss Bessie McNeill, Fayetteville, N. C.
- B. J. Swinson, Charlotte, N. C.
- Rev. Donald McIver, Burlington, N. C.
- Hon. Stacy W. Wade, Raleigh, N. C.
- Hon. T. Alfred Fleming, New York, N. Y.
- Hon. John J. McMahon, Columbia, S. C.
- Capt. W. B. Orr, Charlotte, N. C.
- Capt. Bill Cody, Atlanta, Ga.

PROCEEDINGS

The opening session of the Thirty-Fifth Annual Convention of the North Carolina State Firemen's Association was called to order at eleven o'clock, A. M., July 25th, 1922, by J. H. Wood, President, in the School Auditorium at Morehead City, North Carolina.

President Wood:

Gentlemen of the Convention, Ladies and Gentlemen: It is my privilege today to call to order this, the meeting of our thirty-fifth annual business session of the North Carolina State Firemen's Association.

Our meeting will be opened with prayer by the Rev. W. A. Cade. Gentlemen, you will please rise.

Rev. W. A. Cade:

Our Heavenly Father, we thank Thee for this good day. We thank Thee for our lives as Thou hast preserved them. We think Thee for this happy occasion that brings these good men to Morehead City. We invoke Thy blessings on this the Thirty-Fifth Annual occasion of this meeting of these good men who, oft-times at the peril of their lives and limbs, go to the service of their fellow-men whenever called upon to do so. Our Heavenly Father, we pray Thee to bless these brave firemen and this convention that it may be held to our mutual happiness and that of all concerned, and we pray that these men may enjoy their stay with us in Morehead City. We thank Thee for the patriotic self-sacrifice and service which these men throughout our State render to the public at all times; and, our Heavenly Father, we pray Thee that Thou wilt always exercise Thy care of them in what is oft-times a hazardous work, the work in which they engage.

We thank Thee for the material prosperity which Thou hast brought to us in our State, and we pray Thee that Thou wilt bless us all in our common labors together to protect and maintain these things which we have been enabled to have.

In the name of Jesus, our Saviour, we ask all these blessings. Amen.

President Wood:

We have with us today, gentlemen, and will be welcomed to

this little city by its Mayor, T. C. Wade, who will tell you how glad we all are to have you with us today. (Applause.)

Mayor Wade:

Mr. President, Gentlemen of the State Firemen's Association: It has been the privilege of the citizens of our Town to act as hosts to many gatherings in times past and present, but, gentlemen, I am divulging no secret when I say we have looked forward with great pleasure to your gathering here in our City today, boys, who are and always have been ready to do your duty at all times and who never disappoint your people; and I want to tell you that I think you are entitled to a holiday and a good time here in our midst, and we are going to try to give it to you.

We all know you are good people—in fact, I have heard it said that no North Carolina Fireman ever goes to Hades. However, some envious persons have said that because Satan was afraid you would put the fire out. (Applause.)

Merely to welcome you is a small task, but it would require too much time to tell you how much we enjoy having you here with us. Now, in presenting you with the freedom of our little town, I am not going to use a key, but a password—"State Fireman." If any of you should happen to get into trouble, I want you to use these words, and you will immediately be released, murder and treason excepted. (Applause). We want you to call for anything you want. Of course, we know that you will not call for any hootch, as Mr. Volstead has taken away from you anything stranger than one and one-half per cent., but we want you to enjoy your stay here among us, and when you leave here, we want you to leave with the understanding that you are going to meet with us very soon again.

I want to assure you of our pleasure in having you with us, and that you are welcome and twice welcome, yes thrice welcome in our midst.

President Wood:

We remember the sentiments of our last meeting here, and the expressions displayed at our Gastonia meeting in inviting us here showed the sentiments of your entire community. In reply to the Mayor, an old time friend of all of you, Mr. A. H. Boyden, will give response to the welcome from the Mayor.

Mr. A. H. Boyden:

Mr. President, and fellow comrades of the North Carolina State

Firemen's Association: I would like to be in good trim this morning that I might say something to interest you and reply to this tribute and as fine a welcome as I have ever listened to. It is indeed, a genuine welcome, and we have been here before, and know what Morehead City's welcome means. (Applause).

I want to say to you all, don't forget yourselves here, and don't drink too much water while you are here just because there is plenty of it all around you. (Applause). I want all of you to have a good time and enjoy yourselves while here, so that you can say when you go back to your homes, "God bless Morehead City."

Now, I want to say to you, that this organization is one of the most valuable assets that North Carolina has. I can say truthfully that in my own town there has not been a house burned down during the past year. I have just about given up all my fire insurance as there is so little need of it on account of the good work done by this Association. And all around us it is the same. As an example, the other day I was sitting in my office when an alarm was sent in, and before the first numbers were called out the boys had passed my door, and they were back in about ten minutes, the fire out.

This organization is not appreciated like it ought to be. In my own town and in other towns we are not doing justice by the fire boys; we are not giving them a half of what they deserve. It takes a man of a certain character to be a good fireman and he should be appreciated. You have to take a man who is full of life, full of human nature, full of jokes and always in good humor, one who can work hard, and then can go to a fire at any time he is called, and come back without a murmur. I have never heard the boys in my town complain; you never heard a genuine fireman of North Carolina complain, and they are on duty three hundred and sixty-five days in the year. This is the only occasion that they are permitted to leave their homes and enjoy two or three days' recreation and pleasure. Some of the towns have paid fire departments, and they are a little better off, but we have not in the majority of the towns of North Carolina. I hope, however, it will ultimately come to that all over North Carolina. These men should be recognized, and they ought to be recognized more liberally by the State of North Carolina, because, as I have said before, this is one of the most valuable assets that the State of North Carolina has, this Association of firemen. If I were a little bit younger I would go back to the Legislature and see what I could do for you. * * If you want a thousand or fifteen hundred dollars from the House there is the greatest cry of "No money," and you should have what you need as soon as asked for.

When I was Mayor of my town, there wasn't a murder, when the boys came to me for anything they got it. And when any fire department comes before its Board of Aldermen they ought to be listened to and cared for in every department, I don't care what it is.

Mr. Mayor, I am very deeply stirred by your warm welcome to your City and I know there are none of the boys going to leave here with a grinch about not having had a good time, because I know these gentlemen are going to give them all a fine time.

Now, I want you all to make the most of it, have a good time and then go home happy.

President Wood:

The principal speaker for our morning session, gentleman, is a man whom you all know and whom you love and look to for guidance in our work. I have particular pleasure in presenting to you, the Honorable Stacy W. Wade, Insurance Commissioner.

Hon. Stacy W. Wade:

Mr. President, Gentlemen of the North Carolina Firemen's Association, Ladies and Gentlemen: It goes without saying that I am happy to be with you today, and I want to say that it is impossible to describe the feeling which comes over me as I stand here to speak to you heroes, the North Carolina Firemen's Association.

It is especially gratifying to me to be with you in the town of my birth, to join hands with the friends of my youth in bidding you enter and possess the land that lies before you—and also the water. My heart, with theirs, beats a warm response to the cordial friendship you have shown for us by returning to enjoy your session in our City.

Here the atmosphere is conducive to carefree happiness, and the invigorating surf that lashes our shores, tempered by the warm waters of the Gulf Stream, invites you to lave in its health-giving spray, while the cooling breezes promise you relief from the sun-scorched sands of all that territory west of Camp Glenn.

Few, if any of you, are here for the first time and, therefore, need no introduction to our people, whose hospitality is known wherever they are known. And I am not here to eulogize them, nor to flatter you, but I cannot let this opportunity pass, without expressing to you my gratitude and appreciation for the loyal support and valuable aid you have rendered by Department and the citizens of our State.

Years ago, when Morehead City received its first reel and five

hundred feet of hose, little did I, a charter member of its Fire Department, dream that I would ever have the pleasure and opportunity, as your Insurance Commissioner, to address your Association in that same City.

I was proud when the Morehead City Fire Department elected me as Assistant Chief. I am proud that the people of North Carolina have chosen me to serve them as Insurance Commissioner, but a pride that equals both of these, or possibly, surpasses them, comes over me when I read the Actuarial Report of the fire losses in the cities and towns of North Carolina protected and defended by you patriotic, loyal and heroic fire-fighters.

When we review the terrible fire losses of the different States; when the appalling magnitude of it dawns upon us, the one great desire of my heart is, that every loyal North Carolinian could know of the wonderful achievements of the "Tar Heel" firemen.

I ask you to look at the figures which so vividly show what you have done:

FIRE LOSS RATIO IN PROTECTED TERRITORY

Ratio of Fire Loss in Three Years	Protected Territory	Unprotected Territory
North Carolina -----	10.72	28.79
Tennessee -----	31.48	51.10
Virginia -----	18.44	21.74
Mississippi -----	70.55	41.35
District of Columbia -----	26.83	115.38
New York -----	32.19	45.29
New Jersey -----	27.90	68.09
Vermont -----	109.29	142.37
Massachusetts -----	34.00	57.97
Illinois -----	30.87	47.37
Iowa -----	37.09	46.70
Minnesota -----	35.33	113.17
Michigan -----	44.52	85.51
California -----	26.68	28.44
Whole United States Fire Loss Ratio -----	27.90	42.04

This is the ratio of fire department standing in the several States which make such a splendid record for you North Carolina Departments. But in this same table I find that, but for the fire departments, North Carolina's loss last year would have been twenty-four million dollars instead of about eight millions, for these statistics show, that for every dollar lost in dwellings by fire in reach of a fire company, three dollars was the loss in unprotected

territory, the exact ratio in North Carolina being 10.72 for protected and 28.79 for unprotected.

These figures were not written by any one particularly interested in the fire departments of North Carolina, but by trained statisticians of other States, and applies to that type of building most sacred to us all—Our Home.

Mr. President, you asked me to talk to you about the small town fire department. Does not this answer? To me it does, but knowing you, I know that a record of this kind can but spur on to greater achievements, and it is of the conditions which now exist that I shall talk to you, applying them as far as possible to the smaller departments.

It has been well said that no two fires can be successfully fought alike, and the same can be said about almost any other profession, but there are some few cardinal points which apply to all alive in towns of a thousand or a hundred thousand, and the first of these is that the Fire Department should be a well-organized, integral part of the town or city government and run on a business-like basis. I mean by this, that it is just as essential to finance and engineer the Fire Department's needs as it is to finance and engineer the waterworks system, lighting system, tax collection system, or any other part of the city or town government.

A survey of the risks should be made, equipment sufficient to handle this should be secured, the firemen should practice with the equipment until they are proficient in its use, and then every citizen should be prohibited by law from adding a building which would seriously increase the fire risk. This might seem like a hopeless task and, apparently, work a hardship, but many towns have done it and are prospering by it. It can be done in your town if you mean business and go into it seriously with that idea in view.

A fire is no respecter of persons, and will spread as many ways in a small town as it will in a city. The only difference is that during a fire in a large city there are companies enough to surround it, while in a small town the firemen are handicapped by it spreading three ways, with only one company, extremely limited apparatus and water supply.

The only answer to a situation like this is to overcome the deficiency of equipment by knowledge and action—knowledge of the building and surroundings—and acting on this knowledge quickly when called upon.

Colonel Wood, I am in a position to assist you in matters of this kind, and am anxious to do so, because I sincerely believe that the greater part of the burden of relieving North Carolina of the

tremendous fire loss, which equals ten dollars for every one dollar we are spending for roads and public school buildings, rests on the shoulders of the fire companies and my department, and we would be remiss in our duty not to use every opportunity to do our level best to eliminate the shingle roof, the defective flue and untidy conditions, waste and debris, if you choose to call it that, which are responsible for so much of our annual loss.

Captain McNeill, there are so many causes for the loss of life and property by fire, and so many new agencies being invented every day, to increase the danger, that the prevention and extinguishment of fires has come to be recognized as a science which tends to keep the average fire chief busy devising ways and means to keep his Satanic Majesty, the fire fiend, from getting absolute control of the situation.

Colonel Boyden, North Carolina has made an enviable record in its fight against loss from fire, and it is as notable as it is natural that her firemen, like her soldiers, are unequalled for valor and unselfish service. Our forefathers fought upon these hostile shores for the preservation of life against poverty and pestilence, against tyranny and thuggery, and were nourished by the very perils which sought their destruction. It is little wonder, therefore, that from that conflict there has emerged a race of men valiant and true, whose purest type is exemplified in you North Carolina firemen of today.

That North Carolina is in the lead of other States in the matter of fire prevention and fire fighting is shown by the fact that it has more modernly equipped fire departments per capita than any other State in the Union. She would be unappreciative of the fearless and self-sacrificing firemen who keep constant watch over her lives and property if she did not provide them with the most modern equipment and the most abundant means of combatting fires; and gentlemen, the record you have made in keeping down to a minimum the fire losses of your State justify the investment of money and the unstinted praise of your State, your city and your town.

Gentlemen, again I repeat that I am anxious and willing to help, or assist you in any way possible, and assure you that there are laws already on the statute books which, if properly enforced, will eliminate most of our fire hazards; laws easy to enforce, and yet almost impossible to enforce without your fullest co-operation.

As Insurance Commissioner, I must remind you of our eight million dollars loss last year. Comparing this with other States, I have nothing but the highest praise, but knowing the causes of these fires, and speaking to you as loyal North Carolinians, truest Americans of them all, I challenge you, Chief Wood, Chief Foister,

and those who have so wisely chosen you, to lead them to greater effort in this tremendously important work of reducing North Carolina's fire loss to a minimum, which will not only stand out as an example for others to follow, but which we, as patriotic North Carolinians, can well afford to be proud of.

And gentlemen, there is just one other thought—the record of the firemen of this State shows, that when duty calls you have gone forward without fear or even thought of yourself—you have stood face to face with danger; second not even to that many of you faced on the battlefields of France. Its your North Carolina style, and you cannot change it, but, as one of you, I urge you in your calm moments to think of those who, when you rush out half clad at night, follow you to the door, and seeing that heinous glow of fire above, anxiously wonder, "How long 'fore daddy will come back," and to take advantage of what I deem the greatest achievement you firemen have ever undertaken—the organization and operation of The Firemen's Fraternal Insurance Fund of North Carolina.

Whatever else you do, I feel this meeting in a measure will be a failure if one fireman goes home without becoming a member of this splendid fraternal organization which is absolutely safe and 100 per cent. pure.

May your stay here be pleasant, and may God bless you. I thank you.

President Wood:

Gentlemen of the Association: I have great pleasure in introducing to you as our next speaker, Mr. A. M. Schoen, Chief Engineer of the Southeastern Fire Underwriters, of Atlanta, and a man I want you all to listen to carefully, because I have asked him to come here and give us the benefit of his wide field of knowledge of not only fire fighting, but of preventing fire, and I take particular pleasure in introducing Mr. A. M. Schoen.

Mr. A. M. Schoen:

Mr. President and Gentlemen of the North Carolina State Firemen's Association: It affords me great pleasure to be able to meet with you when you are all together. There was a time when I traveled through your State and met you on your home ground, and I always met with such hearty co-operation that I have regretted my inability to see more of you from time to time. However, we are finding that our larger problems are taking the major part of our effort on national work; conventions and committees and organizations are being formed throughout our country, and I have had so

much of my time taken up on that work that I have had little opportunity to kepe in touch with those men with whom I have taken pleasure in coming in contact, as you men in our Southern field.

I have not attempted to write a paper today because I take more pleasure in talking with you. I did jot down a short preliminary, but otherwise, I have not attempted to draft a paper.

I feel that the work that we are all doing comes back to fundamental principles. Most events occur from natural causes, or the violation of natural laws. If a workman falls from a tall building he will descend, if the fall is unbroken, according to the law of gravity, 16 feet the first second, 32 feet the second, and so on until he strikes the ground. When water is thrown on a burning building, for each pound of pressure exerted at the hose nozzle, disregarding wind resistance, the stream will be raised vertically to a distance of 2.31 feet. If water be heated to 212 degrees or higher, it will be converted into steam; or if cooled to 32 degrees or lower, it will be changed to ice. These are all according to natural or physical laws, and the natural laws are the basis of all we are or all we do in this life. They are immutable and inexorable.

Those engaged in the business of life, to attain success in whatever endeavor, must familiarize themselves with these laws that affect their particular pursuits. The merchant, even though he may not realize it, is primarily facing the law of supply and demand, which likewise affects the banker and all those directly or indirectly dependent on trade and its outcome. The farmer has this and the laws of chemical reactions in soils, laws of meteorology and others. The physician, the laws under which the various organs of the body function, the laws of hygiene and others in addition; while the engineer is governed primarily by three fundamental laws, viz.: "Indestructibility of Matter," "Conservation of Energy" and the law of "Compensation." The first two of these latter laws are dependent on the elements, wind, water and fire, any or all of which may be forces equally constructive or destructive, according to whether they are guided or free, and how they are applied.

When results are not forthcoming and the organs of the body function improperly, wher the soil fails to produce, the wheels to revolve or the machine to move as it should, intelligent correction can be applied only after the abnormal conditions have been diagnosed and it has been determined what law or laws have been violated.

The business, science, profession, call it what you may, of protecting against fire, (it embraces all three) calls for and receives the same treatment. Fire, one of nature's elements, follows natural laws, and the intelligent protection against fire calls for the recognition and study of these laws.

First, we find that combustion is a process under which a substance combines with oxygen and changes its physical conditions under increased temperature. Second, that the same substance under the same conditions has the same critical temperature of ignition. Third, that the rate of combustion varies with the supply of oxygen and its intimacy of mixture. Fourth, that fires may be extinguished either through cooling below the critical temperature of ignition of the burning material or through cutting off the supply of oxygen, or by a combination of both methods.

Whether you realize it or not, in preventing and in fighting fires, you are instinctively recognizing these laws and making them the basis of your work. The destructiveness of fire has built up a tremendous machinery—large corporations with thousands of employes and millions of capital to indemnify the losers, widespread field organizations with inspectors, engineers and adjusters; laboratories for tracing out the scientific side of the problem; manufacturing companies, constructing fire fighting apparatus; state insurance departments, municipal inspection departments, and out on the firing lines, men like yourselves, who are putting into practical effect and utilizing the knowledge gleaned through the agency of these sources. It is all one vast, gigantic machine, all the parts of which are interrelated and interdependent in their efforts, which are fundamentally to conserve our resources and thus render a service which redounds to the advantage of the whole humanity.

I have now come to the point of conserving our resources. There has been an idea too long that the losses are covered by insurance. I think our experience with foreign countries has demonstrated what money means. It has been defined by someone as condensed work. It is representative and has no value in itself. It simply represents those material values which we have.

President Roosevelt was the first real exponent of conservation in this country. He was the first to bring home to his fellow countrymen that the time had come when our natural resources were about to be exhausted. * * * Our mineral resources were being drawn upon heavily, and we were coming to the time when we were drawing on our liquid fuel. Even at that time we had no realization of what that would mean, and today we are facing with a great deal of dread the possibilities which must be met with in the future.

In 1901 I was appointed, through the Board of Consulting Engineers of the National Board of Fire Underwriters, * * * fuel oil, in connection with which I made a trip to Texas. I found on arriving there an indescribable state of affairs; everybody was getting rich overnight. But one of the things that struck me in connection with the fires that were occurring in this field was the waste that

was going on of that oil. Those derricks were being erected at every point. I recall one instance where a man sunk a derrick in three-quarters of a foot of land. Recognizing the danger of fire at that time, a fire marshal had been appointed * * * There was smoke all day and a pillar of fire by night. That gulch was burning oil all through the day and night and millions and millions of barrels of oil went up in that way as an absolute waste. * * Just after I left there some of the people were struck with an idea and they sink some large reservoirs and drained this oil into them. The next thing I heard the oil men had brought suit against them for taking this oil. In other words, it was all right as long as this oil was being destroyed, but when it became useful to someone, that was a different matter.

Now, this question of oil has come to be one that we are facing constantly, it is one of those things that will not stay where it is put. The oil in our country * * * and the asphaltic base oil which is found mostly in Texas and Mexico. These oils when they come from the well carry with them all the light combustible constituents and all the light gases that has caused a great many of the fires. Following that is the gasoline, benzine and naphtha, which today is drawn off, and is the highest class of this material. The highest class gasoline we formerly had we have no longer, for ordinary service no longer gets it. That carried with it liquid that vaporized at ordinary atmospheric temperature * * * It was sent through the stills and the light gasolines, benzines and naphthas were sent off into one tank, red engine oil into another, and so on down to the fuel oil, which was used for burning. This was supposed to have a flash test of 180 degrees, which has been dropped today to 150 degrees.

In Mexico they are sending off an oil which has only about two per cent. of petroleum in it, and the authorities have made a request that they be not made to stop the fractionary process. * * *

I recall quite a number of years ago when kerosene was still very poorly treated, had not thoroughly had the light parts driven off, there was a salesman going through South Carolina, and his favorite method was to light a match and stick it in the oil to show that it would not explode, but on the occasion that I speak of, the lighter part had not been taken off, and the consequence was that an entire block in that town was burned.

The explosions and fires we have had from gasoline are so well known that I am not going into details, but I am going to call your attention to one thing, and that is the unloading of tank cars. I have had requests for advice from a great number of small towns where it was desired to bring the tank cars into the center of the

city and draw the oil off into the gasoline tanks. Now gasoline, so long as it does not come into contact with the air does not explode. *

Last January a year ago, I went to Memphis to investigate a fire that had occurred there. A tank had been drawn up by the side of the oil yard and a man had gone out to take a sample, but as he opened up that car, the vapor came out into his face. He attempted to escape * * * It destroyed half of that block of buildings, killed eleven men and put twenty-five men in the hospitals. That was a tank that had been brought into the yards for the purpose of taking off the gasoline.

The same thing happened in Atlanta * * *

The tendency is to handle these tank cars just along these lines, and I caution you against this. In regard to large storage yards, I strongly urge that these yards be carried to the outside of town, if possible, as they carry great hazards. Again, these tanks that are carried in these yards, should be raised on incombustible supports, and also, should not be put on steel supports, as if the heat is sufficient it may warp the steel and the tank may fall. We had a case of that kind in a Mississippi town, only in that case it was fuel oil, and it came very nearly destroying the city. * * *

In Birmingham, Ala., there was a fire in the Texas Company's plant which was about twenty-five feet from a stream. * * The explosion had reached the stream and burned up the trestle and set fire to a packing house a quarter of a mile down the stream.

Materials of all kinds have, as I stated in my preliminary their critical point of ignition; there is in every material a critical point at which it ignites. The lowest temperature is wood, and of wood, soft pine, which has about five hundred degrees. From that we go on up and find different materials. * * * In regard to celluloid, that carries us back to what is used in making up the moving picture machine films * * * As the temperature rises in any building the ——— lowers. * * * Another reason is on account of the panic hazard there should always be booths, and these booths should always be well ventilated. * * *

There is another thing which comes up throughout the South and that is the desire on the part of so many schools to make use of moving picture machines for educating the children, and this is a fine thing, but at the same time the danger must not be overlooked. It is not practicable in all cases to have these. We are doing all in our power today to persuade kodac people and other makers of films to make an indestructible film, but they have not so far proved successful, and the moving picture people do not yet feel that they can make this film, but we are hoping that before long they will find a way to improve them and put them on the market.

In the ignition of materials we have four stages through which they pass: First, with the point of ignition, then the composition * * * and ultimately explosion. Explosion in the gases varies between points. There is what is known as the point of maximum explosive violence * * * In coal gas you get the maximum explosive violence at about eight to one of gas in acetylene which runs up to about thirteen to one of gas in * * *

The subject of spontaneous combustion is one in which you are all deeply interested, I know. It is really a chemical change. We get the greatest action of that character in what is known as the quick drying, and next to that, the semi-drying oil. Linseed oil is the best of the quick-drying oils and is used by painters * * * Under this rapid absorption of oxygen comes your heat and from that your fire. This is used in your floor cleaners and your mops should not be left lying around, but should always be placed in metal receptacles. A great deal we get in the — ammonias used by fertilizer plants. It is an understood fact that charcoal, if made at a low temperature, will ignite at a low temperature, and if made at a high temperature, will ignite at a high temperature. The steam pump heat the wood up to a point that it absorbs * * *

You may remember that during the war there was a complaint from the Middle West that enemy aliens were destroying the wheat crops through fire, and investigation was unable to find any evidence, but later on they found that static electricity was causing the fires. We then found that this was causing three-fourths of the fires in cotton gins. Similarly, we have had static electricity causing fires in gasoline. * * *

The cigarette hazard you all know. I have heard that there is nitration of the papers being carried out now * * * Last year the National Board of Fire Underwriters * * * and smoking and matches stood first, the greatest loss stood from these causes. The year before that the greatest loss was from electricity, the portable heating devices, such as irons, chafing dishes, and such * * *

Mr. Kennedy, your State Inspector, handed me results of a recent occurrence that you had in your own State, Graham, North Carolina, and you can see here some of the results. These sockets have been destroyed, the fuse block torn to pieces, and one life was lost and three dwellings destroyed. He traces this back to a secondary in being grounded. This should be insisted on in every insulation in the field. The work of your State inspector deserves a great deal of credit. This is the only State in the Union that has a State Electric Inspector. (Applause). I want to hold up North Carolina as the one State that has been sufficiently pro-

gressive to recognize these conditions and put on such a man. (Applause). He is, I hope, systematically inspecting. It is impossible to inspect every small wire that is put in. * * *

I feel that I have taken so much time that I am not going to continue further on this subject, but I do want to congratulate you, because I have a wholesome admiration for the State of North Carolina, on the work that has been done through your State Commissioners and through the men in the cities and towns who are carrying on the work. I am convinced that there is no other State in which the work has been prosecuted to the extent that it has been done in North Carolina. The moral hazard is lower than in any State I know of, and as I travel through the States I never lose an opportunity to refer to it, and I congratulate you on the State Department you have, and the men who have been behind the men in doing this work.

President Wood:

On behalf of the Association, Mr. Schoen, I want to thank you, and congratulate you on what you have said today, and I know the men all feel the same way.

The Secretary will now call the roll. And I will appreciate it, as will the Secretary and the stenographer if, later in the day, when any of you want to speak to the Association, to announce your name and the town you are from, so as to keep the records in order.

I am requested to announce that there will be a picture taken outside on adjournment.

Calling of the roll by Secretary Miller.

President Wood:

Has any town, city, department or delegates been overlooked?

Mr. A. H. Boyden:

I want to say in behalf of your fellow comrades of Spencer, that those boys have all been practicing and expected to have been here with us today. However, they are all members of the union, and just at this time they are on strike, and we had a talk with them before coming here, and they told me they thought that just at this time they ought to stay at home. Those boys are all ninety per cent. North Carolinians, and I want to say for them that I think they are now conducting themselves in the right spirit.

President Wood:

The Chair is now going to appoint a Committee on Credentials,

and I want to say before I appoint this committee, if you haven't turned in your credentials, please do so promptly.

Credentials Committee:

J. C. Kesler, Salisbury.
John G. Lewis, Statesville.
F. W. Bennett, Durham.
W. H. Palmer, Charlotte.
J. C. Colvin, Jr., Asheville.

I would like to have the Credentials Committee come forward with as little delay as possible, and until they are ready to report, I am going to suggest that we have recess.

AFTERNOON SESSION.

The Convention met in afternoon session at 2:30 P. M., to continue the further business of the Association.

President Wood:

Gentlemen of the Convention: We will now resume work, and the first order of business will be the report of the Credentials Committee.

Mr. J. C. Kesler reads the report of the Credentials Committee.

President Wood:

Gentlemen: You have all heard the reading of the report of the Credentials Committee. What is your wish?

On motion the report of the Credentials Committee was adopted.

President Wood:

The next business before us is the report of your officers, the first being the President's report, and I want to say that I have made mine very short.

PRESIDENT'S REPORT.

To The Officers and Members of the North Carolina State Firemen's Association:

Gentlemen:

The year 1922 has not been one of special interest, outside the question of establishing the Firemen's Fraternal Insurance Fund, at the Gastonia meeting, held August 23-25, 1921, when resolutions were drawn and adopted authorizing the Executive Committee to secure papers of incorporation covering the life insurance feature of our Association.

The Executive Committee met in the offices of the Hon. Stacy W. Wade, Commissioner of Insurance, on December 9th, 1921, at which time and with the able assistance of Mr. Wade, papers of incorporation were secured from the Hon. J. Bryan Grimes and a set of By-Laws and Rules for governing this feature of our Association were formulated, copies of which have been mailed to you and to your departments. You have noted, no doubt, that the Executive Committee of the Firemen's Association constitute the

officers of the Insurance Department, subject to the vote of the members of the Association at regular or called meetings.

To meet the expenses of this organization the sum of \$331.87 was borrowed from the General Fund and two assessments levied on the members of the Insurance Department.

On February 15th notice was sent to all members that the Insurance feature was now operative.

With deep and lasting gratitude to a kind Providence, since our insurance became effective, we have not had a death in our ranks among the members who are carrying this insurance.

To the members who have not come into this insurance feature of our organization, I would like to call their attention to this fact: From February 15th to June 7th, five months, or almost half a year, not a single assessment has been levied. To me this looks like a splendid protection to men who may not be able to carry much old line insurance. I think some of our members who have found assessment insurance in some fraternal organizations burdensome have overlooked the fact that the personnel of our departments is made up of men who live clean lives and who owing to their active and healthy avocations are naturally of a less risk than is generally found among insurance risks.

I should have stated earlier in this report that on June 21st, 1922, voucher was sent to Mr. Charles Schnibben, Treasurer, for \$331.87, drawn from our life insurance fund now on hand, in payment for the like sum borrowed from the General Fund to help us finance our Insurance Department.

Under date of June 7th, our worthy Secretary, Mr. Miller, advises that our membership in our Life Insurance Department numbers 756.

To those of you who know how ardently I have advocated this protection for our members, it goes without saying that I am not discouraged, but am a little impatient for the departments to get in line.

We have not less than 2,000 members, active and honorary, who are eligible, and to have only 756 members appears to me as if we did not much care what happens to the other fellow.

Are you familiar with the fate of our brother at Mooresville, who died just after the Gastonia meeting, and how his family was left? This is my last appeal to you men for the protection of your families and loved ones. I may be "cranky," but if so it is not for myself, because I feel that my own loved ones are protected, but how is it with your household?

Brother firemen, with whom I have been affiliated for many

years, I thank you for the honors you have bestowed upon me in 1919-20-21-22, and not being actively engaged in fire work, and believing that the active firemen should rule and govern this Association, I am passing at the end of this meeting from your active midst and only ask that I may have a seat somewhere in your councils, where I may at least keep in touch with the body of men that I love and will continue to love until time is no more.

J. H. WOOD, President.

You have now heard the reading of the President's annual report, what shall be done with it?

On motion the report of the President was adopted and ordered filed in the minutes.

Mr. Lewis:

I move that the report be adopted, but to strike out that part which says that he will no longer be an officer of this Association. Motion seconded.

President Wood:

I appreciate the sentiments of Mr. Lewis and the rest of you boys, but it has already been moved and seconded that the President's report be adopted as read.

President Wood:

The next order of business will be the report of the Secretary.

Mr. Farmer:

I would like to move that the Secretary only read his totals in his report, and if anyone wants to look it over later he is at liberty to do so. Motion seconded and adopted.

SECRETARY'S REPORT.

To the Officers and Members of the North Carolina State Firemen's Association:

Gentlemen:

I herewith transmit to you my annual report as Secretary for the fiscal year ending June 30, 1922.

The membership consists of one hundred and thirty-four organizations, in ninety-three cities and towns as follows:

Albemarle, Andrews, Asheville, Ayden, Beaufort, Belhaven,

Benson, Biltmore, Black Mountain, Bryson City, Burlington, Canton, Carthage, Chapel Hill, Charlotte, Clinton, Concord, Dunn, Durham, East Spencer, Edenton, Elizabeth City, Elm City, Enfield, Fairmont, Farmville, Fayetteville, Forest City, Fremont, Gastonia, Goldsboro, Graham, Greensboro, Greenville, Hamlet, Henderson Hendersonville, Hickory, High Point, Kannapolis, King's Mountain Kingston, LaGrange, Laurinburg, Lenoir, Lexington, Lincolnton, Lumburg, Lumberton, Maiden, Marion, Maxton, Monroe, Mooresville, Morehead City, Morganton, Murphy, Mount Airy, Mount Olive, New Bern, Newton, North Wilkesboro, Oteen, Oxford, Raleigh, Red Springs, Reidsville, Roanoke Rapids, Rockingham, Rocky Mount, Rowland, Roxboro, Salisbury, Sanford, Shelby, Smithfield, Southern Pines, Southport, Spencer, Statesville, Tarboro, Thomasville, Wadesboro, Wake Forest, Warrenton, Washington, Waynesville, Wilmington, Wilson, Winston-Salem, Selma, Brevard, Weaverville.

Warrants issued on General Fund during the year amounting to \$2,239.81 as follows:

1921.

Aug. 25. O. C. Wilson, CTA, Asheville, ticket for Mrs. Yorke, stenographer, to and from Gastonia -----	\$ 9.57
W. J. Alexander, City Manager, entertaining 1921 convention -- -----	500.00
Aug. 27. Jno. L. Miller, Secretary, hotel bills for J. H. Wood, Mrs. Yorke and Secretary during Convention, telephone and telegrams, postage, official starter, etc.	127.01
Aug. 31. Jno. L. Foister, First Vice-President, expense to convention, crating and express on reel -----	64.95
Sept. 6. R. E. Currier, Statistician, salary one year and expense to convention -----	99.15
Sept. 22. Western Union Telegraph Co., telegrams for President -- -----	1.73
Sept. 24. Chas. Schnibben, Treasurer, expense to committee meeting Raleigh, and expense to convention --	73.42
Sept. 30. J. H. Wood, President, salary for quarter ending September 30, 1921 -----	62.50
Chas. Schnibben, Treasurer, salary for quarter ending September 30, 1921 -----	50.00
Jno. L. Miller, Secretary, salary for quarter ending September 30, 1921 -----	125.00
Mrs. Yorke, stenographer, reporting convention at Gastonia -- -----	125.00
Oct. 17. Geo. C. Goodman Co., Mooresville, design for	

J. R. Ballard -----	10.00
Nov. 3. Chas. Schnibben, Treasurer, premium on bond of \$5,500.00 -----	13.75
Jno. S. Plumer, President Colored Association, 1-4 of 5 per cent. collected from Relief Fund -----	349.60
Dec. 15. J. H. Wood, President, salary for quarter, ending December 31, 1921, expense Ex. Com. -----	64.85
R. E. Currier, Statistician, expense to Com. Meeting in Raleigh, December 9, 1922 -----	32.91
Concord Job Printery, printing for Secretary, for Insurance Fund -----	23.00
Chas. Schnibben, Treasurer, salary for quarter ending December 31, 1921 -----	50.00
Jno. L. Miller, Secretary, salary for quarter ending December 31, 1921, expense Dec. 9 to Raleigh on account of Insurance Fund, postage 6 month ----	165.32
Dec. 21. Chas. Schnibben, Treasurer, Letters of Incorporation, Insurance Fund, stenographic work -----	56.00

1922

Feb. 23. Jno. L. Foister, First Vice President, exuenses to Raleigh meeting Dec. 9, 1921 -----	5.80
Feb. 23. Concord Job Printery, printing for Secretary for Insurance Fund -----	15.75
Jno. L. Miller, Secretary, license for one year for Firemen's Insurance Fund -----	29.00
March 4. Jno. L. Miller, Secretary, telegrams, telephones, Postage, etc., Insurance Fund -----	56.96
March 20. J. H. Wood, President, salary for quarter ending March 31, 1922 -----	62.50
Chas. Schnibben, Treasurer, salary for quarter ending March 31, 1922 -----	50.00
Jno. L. Miller, Secretary, salary quarter ending March 31, 1922, postage minutes -----	146.39
The Concord Times, printing 400 copies of Minutes, envelopes, printing Insurance Fund -----	297.90
May 9. Jno. L. Miller, Secretary, expenses to Goldsboro, LaGrange, Kinston, Morehead and New Bern, license for one year Insurance Fund -----	65.62
May 19. Lord & Mears, premium on Treasurer's Bond Firemen's Fraternal Insurance Fund -----	15.00
June 30. J. H. Wood, President, salary to June 30 1922 -----	62.50
Chas. Schnibben, Treasurer, salary to June 30, 1922--	50.00

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Jno. L. Miller, Secretary, salary to June 30, 1922, postage, telephone and telegrams -----	142.70
J. H. Wood, President, telegrams -----	2.20
Total -----	\$3,006.08
Less Treasurer's Salary one year -----	\$200.00
Less Printing Minutes, 1921 -----	234.40
Less funds advanced to Firemen's Fraternal In- surance Fund -----	331.87 766.27
Total expenditures for year -----	\$2,239.81
Warrants issued on Relief Fund during the year amounting to \$434.40 as follows:	

1922.

June 30, Treasurer's salary one year -----	\$ 200.00
Printing Minutes 1921 -----	234.40
Total -----	\$434.40

I have received the following amounts from the per capita tax,
and the 5 per cent. on the Relief Fund during the year:

Treasurer	Department	1921	1922	1920	1921
			Per Capita		Relief Fund
R. G. Cherry, Gastonia -----				30.54	
Chas. D. Farmer, Raleigh -----				57.74	
E. G. Barrett, Kinston -----				24.15	
Wm. Francis, Asheville -----				86.25	
Lionel Weil, Goldsboro -----				34.95	
Geo. A. Page, Charlotte -----				140.63	
E. C. Foy, Rocky Mount -----				14.60	
E. A. Rothrock, Lexington -----				13.78	
H. E. Nissen, Winston-Salem ----	1.00			38.00	
E. R. Spence, Elizabeth City ----				1.65	
W. H. Taylor, Beaufort -----				27.28	
G. H. Williamson, Fayetteville --				2.14	
G. L. Arthur, Morehead City ----					
P. E. Morrow, Burlington -----	15.00			38.24	
P. E. Morrow, Burlington -----				43.86	
M. J. O'Neil, Henderson -----					
D. B. Gaither, Newton -----	15.50			18.70	
W. A. Brown, Salisbury -----					

Treasurer	Department	Per Capita		Relief Fund	
		1921	1922	1920	1921
J. J. Battle, Rocky Mount -----				38.13	
F. W. Kenny, Biltmore -----				.99	
Fire Department, Red Springs --	4.90				
Geo. Hackney, Wilson -----				38.74	
Fire Department, Dunn -----				10.89	
T. M. Arrington, Wake Forest ---	5.00				
Fire Department, Rowland -----			16.50		
J. M. Person, Enfield -----			11.00		
Geo. Stillman, Andrews -----			8.00		
G. W. Giles, Marion -----			9.50		
G. W. Giles, Marion -----				3.69	
C. F. Tankersley, Henderson ----	2.50				
W. J. Alexander, Gastonia -----			11.50		
H. H. Miller, Hickory -----			16.50		
T. T. Patterson, New Bern -----			25.50		
G. E. Lathrop, Brevard -----			6.00		
T. H. Brown, Asheville -----			28.50		
W. R. Walsh, Monroe -----			12.00		
C. L. Gunter, Sanford -----			7.00		
Jno. H. Holmes, Winston-Salem --			6.50		
E. M. Dixon, Winston-Salem ----			4.00		
W. G. Hobson, Winston-Salem ---			8.00		
A. L. Duckett, Asheville -----			1.50		
J. G. Lewis, Statesville -----			16.50		
B. E. Putnam, Winston-Salem ---			6.50		
H. P. Deaton, Mooresville -----			14.50		
H. C. B. Guthrie, Greensboro ----			8.00		
E. L. Clarke, Greensboro -----			3.00		
Chas. W. Lindsey, Oteen -----			7.00		
M. M. Wallace, Charlotte -----			22.50		
C. F. Leavitt, Carthage -----			6.00		
Jno. L. Foister, Chapel Hill ----			11.00		
L. E. Dempsey, Greensboro -----			9.50		
J. W. Donovan, Greensboro ----			7.00		
W. R. Jones, Fayetteville -----			13.00		
Jas. D. McNeill, Fayetteville ---			2.50		
J. H. Prince, Greensboro -----			8.00		
W. H. Thompson, Winston-Salem --			7.00		
B. C. Cannada, Durham -----			17.00		
C. F. Tankersly, Henderson ----			15.50		

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Treasurer	Department	Per Capita		Relief Fund	
		1921	1922	1920	1921
W. C. Norris, Spencer (shop) ---			12.00		
J. W. Welch, Greensboro -----			11.50		
O. D. Heffner, Lenoir -----			9.00		
J. C. Kesler, Salisbury -----			12.50		
C. S. Royster, Forest City -----			10.50		
Chas. Schnibben, Wilmington ---			21.50		
Thos. Hadley, Graham -----			11.50		
C. Hoke Peck, Concord -----			10.00		
Fred W. Ross, Morganton -----			11.00		
L. C. Gowen, Graham -----			5.00		
H. W. Wood, Southport -----			6.50		
W. H. Thompson Winston ---			1.50		
S. A. Barnhardt, East Spencer --			8.50		
O. D. Floyd, Fairmont -----			11.00		
L. E. Dempsey, Greensboro -----			.50		
M. T. Breazale, Mount Olive ---			11.00		
H. C. B. Guthrie, Greensboro ----			.50		
W. C. Norris, Spencer (shop) ---			6.00		
C. W. Crowell, Spencer -----			11.50		
A. O. Cline, Concord -----			6.00		
W. G. Hobson, Winston-Salem ---			.50		
Otis V. Powers, Hendersonville -			7.50		
D. D. Overton, Greenville -----			9.50		
T. W. Stoner, High Point -----			20.50		
J. H. Snowden, Elizabeth City ---			13.50		
T. A. Clarke, Canton -----			9.00		
F. A. Wright, Washington -----			6.50		
R. P. Fowle, Washington -----			10.50		
C. H. Dixon, New Bern -----			1.50		
A. L. Duckett, Asheville -----			.50		
A. F. Silor, Greensboro -----			1.50		
R. F. Currier, Black Mountain---			15.50		
C. F. Tankersley, Henderson ---			1.50		
T. M. Arrington, Wake Forest --			10.50		
T. V. Moseley, Kinston -----			20.00		
A. E. Brannock, Lexington -----			13.00		
S. A. Earnhardt, East Spencer --			.50		
C. F. Leavitt, Carthage -----			1.00		
L. E. Dempsey, Greensboro -----			2.00		
C. F. Leavitt, Carthage -----			1.00		

Treasurer	Department	Per Capita		Relief Fund	
		1921	1922	1920	1921
W. C. Norris, Spencer (shop) --			.50		
Jones Burns, High Point -----			.50		
C. A. Shelton, Mount Airy -----			11.00		
L. E. Dempsey, Greensboro -----			2.00		
H. F. Trent, Reidsville -----			8.00		
R. R. Simmons, Rockingham ---			11.00		
R. R. Fowle, Washington -----			6.50		
J. T. Sizemore, Oxford -----			9.50		
R. F. Crooks, Murphy -----			6.00		
Chas. C. Harris, Rocky Mount --			19.50		
G. F. Barksly, Clinton -----			18.00		
B. H. Harris, Thomasville -----			9.50		
R. Fowle, Washington -----			2.00		
A. A. Ruffin, Wilson -----			13.00		
Jno. H. Holmes, Winston-Salem -			1.00		
S. E. Beck, Asheville -----			4.50		
R. H. Dillinger, Lincolnton ----			6.50		
Leslie Yelverton, Goldsboro ----			13.50		
E. L. Clarke, Greensboro -----				74.71	
R. E. Currier, Black Mountain --			1.00		
Jno. H. Holmes, Winston-Salem -			.50		
L. G. C. McGlobon, Ayden -----			8.50		
A. W. Alston, Louisburg -----			13.00		
W. N. Holt, Smithfield -----			11.50		
E. H. Mahon, Hamlet -----			6.50		
T. E. Wyche, Albemarle -----			5.50		
Ernest Graham, Red Springs ---			10.00		
P. L. Keever, Maiden -----			13.00		
Geo. J. Nelson, Morehead City --			15.50		
B. O. Hamrick, Shelby -----			9.00		
C. H. Dixon, New Bern -----			1.50		
Chas. W. Lindsey, Oteen -----			.50		
W. C. Idol, High Point -----				43.22	
L. D. Rivers, Wadesboro -----			6.00		
H. H. Horton, Raleigh -----			18.50		
J. P. Joyner, LaGrange -----			7.00		
G. M. Shirley, Farmville -----			10.00		
R. E. Currier, Black Mountain --			4.00		
R. E. Currier, Black Mountain --			.50		
B. C. Cannada, Durham -----			.50		
R. L. Chandler, Southern Pines -			12.50		

Treasurer	Department	Per Capita		Relief Fund	
		1921	1922	1920	1921
R. L. Sandridge, Bryson City ----			16.50		
W. P. Neister, Spencer (shop) --			.50		
E. H. Malone, Hamlet -----				8.41	
E. M. Dixon, Winston-Salem ----			.50		
J. C. Kesler, Salisbury -----			.50		
W. P. Neister, Spencer (shop) --			.50		
A. O. Cline, Concord -- -----			1.00		
I. P. Russell, Lumberton -----			7.00		
Jno. G. Lewis, Statesville -----			1.00		
W. C. Norris, Spencer (Shop) --			1.00		
A. L. Duckett, Asheville -----			1.00		
W. G. Hobson, Winston-Salem --			1.00		
Wm. H. Ruffin, Louisburg -----					7.26
E. A. Rothrock, Lexington -----					13.73
R. J. Jones, Warrenton ----					3.69
Mrs. Oscar M. Suttle, Shelby ----					8.07
George Hackney, Wilson -----					38.38
B. C. Cannada, Durham -----					62.38
W. C. Idol, High Point -----					37.55
R. B. Hines, Oxford -----					10.59
J. L. Palmer, Waynesville -----					5.74
G. B. Caldwell, Monroe -----					9.14
R. G. Cherry, Gastonia -----					22.67
A. J. Steed, Maxton -----					5.07
H. A. Parker, Dunn -----					9.11
Thos. J. Gill, Laurinburg -----					8.90
C. A. Johnson, Tarboro -----					9.27
J. H. Rose, Benson -----					2.48
L. D. Rivers, Wadesboro -----					10.13
E. G. Moffitt, Sanford -----					6.77
W. N. Holt, Smithfield -----					16.34
Ernest G. Gaither, Statesville ---					20.82
Wm. Francis, Asheville -----					74.69
Jno. J. Thrower, Red Springs ---					2.43
G. E. Lathrop, Brevard -----					2.52
R. E. Kindsey, LaGrange -----					3.04
Chas. H. Wood, Edenton -----					4.90
J. Lee Cottrell, Lenoir -----					7.11
R. G. Foster, Graham -----					3.48
J. H. Wood, Asheville -----			.50		
A. H. Boyden, Salisbury -----			.50		

Treasurer	Department	Per Capita		Relief Fund	
		1921	1922	1920	1921
L. H. Martin, High Point -----			.50		
J. C. Kesler, Salisbury -----			1.00		
D. B. Gaither, Newton -----					3.42
J. N. Mease, Jr., Canton -----					1.95
Jno. H. Holmes, Winston-Salem -			.50		
O. P. Chitty, Rowland -----					2.67
J. G. C. McGlohon, Ayden -----					5.63
T. H. Brown, Asheville -----			1.00		
W. E. Walton, Morganton -----					4.77
J. H. Russ, Southport -----					1.57
C. S. Royster, Forest City -----					4.24
J. M. O'Briant, Roxboro -----					4.91
P. E. Morrow, Burlington -----			13.50		
G. F. Barbrey, Clinton -----					4.10
J. L. Chilley, Hickory -----					11.93
M. T. Breazale, Mount Olive ---					5.42
Jno. T. Wilkins, Hendersonville -					10.15
I. P. Russell, Lumberton -----					10.42
Geo. A. Page, Charlotte -----					114.50
Geo. E. Pennington, Tarboro ----			15.00		
Harry P. Deaton, Mooresville --					4.70
		\$ 38.90	\$1,030.50	\$791.29	\$596.68
Column 1 -----				\$ 38.90	
Column 2 -----				1,030.50	
Column 3 -----				791.29	
Column 4 -----				596.68	

Total receipts -----\$2,457.37

Respectfully submitted,

JNO. L. MILLER, Secretary.

President Wood:

You have heard the Secretary's report. This is for your committee's action. Everything that they do is subject to your approval or disapproval. What are your wishes?

It is moved and seconded that the Secretary's report be referred to an auditing committee.

J. W. Thurman: I would like to ask what is the balance on hand, what is the amount of it?

Chief Nissen, of Winston: If I recollect it aright Secretary Miller said the receipts exceeded the disbursements in our State Association.

On motion the report of the Secretary was adopted as read and ordered filed in the minutes.

President Wood:

We will now hear the Treasurer's report.

TREASURER'S REPORT.

To the Officers and Members of the Firemen's Fraternal Insurance Fund, of the State of North Carolina:

Gentlemen:

As your Treasurer, I beg to herewith hand you my report up to July 1st, 1922:

Receipts

March 22. Received from Jno. L. Miller, Secretary -----	\$1,000.00
June 17. Received of Jno. L. Miller, Secretary -----	500.00
July 15, Received of Jno. L. Miller, Secretary -----	154.40
July 1st, Interest -----	10.00
Total -----	\$1,664.40

Disbursements

Voucher No. 1. To General Fund -----	\$ 331.87
To balance on hand -----	\$1,332.53

Respectfully submitted,

CHAS. SCHNIBBEN, Treasurer.

Mr. Farmer: In that connection I would like it explained to these brother firemen this fund, because if you don't we will get mixed up. This is the life insurance fee, gentlemen, that we have just gotten out.

President Wood:

I hadn't gone into detail on that subject for this reason: the Chair is going to recognize Mr. McNeill presently to discuss that feature. This is the first cash report on the life insurance, but that has nothing to do with our general funds in our general treasury.

Treasurer Schnibben now reads report of the General Fund.

To the Officers and Members of the North Carolina State Firemen's Association:

Gentlemen:

As your Treasurer, I beg to herewith hand you my report for the fiscal year ending June 30th, 1922:

GENERAL FUND

Receipts

1921	
Balance on hand last report	\$2,691.30
1922	
March 24. Jno. L. Miller, Secretary	300.00
May 22. Jno. L. Miller, Secretary	300.00
June 25. Jno. L. Miller, Secretary	600.00
June 25. Firemen's Fraternal Insurance Fund	331.87
July 1. Interest to date	283.30
July 1. Transferred from Relief Fund	434.40
July 15. Jno. L. Miller, Secretary	600.00
July 15. Jno. L. Miller, Secretary	557.37
	<hr/>
	\$6,198.24

Disbursements

Voucher

No.

1	A. C. Wilson	\$ 9.57
2	W. J. Alexander	500.00
3	Jno. L. Miller, Secretary	127.01
4	Jno. L. Foister, First Vice President	64.95
5	R. E. Currier, Statistician	99.15
6	Western Union Telegraph Company	1.73
7	Chas. Schnibben, Treasurer	73.42
8	Jas. H. Wood, President	62.50
9	Chas. Schnibben, Treasurer	50.00
10	Jno. L. Miller, Secretary	125.00
11	Mrs. Yorke, Stenographer	125.00
12	Geo. C. Goodman	10.00
13	Lord and Meares	13.75
14	John W. Plummer, President Colored Association	349.60
15	Jas. H. Wood, President	64.85
16	R. E. Currier, Statistician	32.91
17	Concord Job Printing Co.	23.00
18	Chas. Schnibben, Treasurer	50.00
19	Jno. L. Miller, Secretary	165.32

20	Stacy W. Wade, Insurance Commissioner -----	56.00
21	Jas. L. Foister, First Vice President -----	5.80
22	Concord Printery -----	15.75
23	Jno. L. Miller, Secretary -----	29.00
24	Jno. L. Miller, Secretary -----	56.96
25	Jas. H. Wood, President -----	62.50
26	Chas. Schnibben, Treasurer -----	50.00
27	Jno. L. Miller, Secretary -----	146.39
28	The Concord Times -----	297.90
29	Jno. L. Miller, Secretary -----	65.62
30	Lord and Meares -----	15.00
31	Jas. H. Wood, President -----	62.50
32	Chas. Schnibben, Treasurer -----	50.00
33	Jno. L. Miller, Secretary -----	142.70
34	Jas. H. Wood, President -----	2.20

\$3,006.08

July 25, 1922, balance on hand ----- 3,192.16
 \$6,198.24

RELIEF FUND

Receipts

Balance on hand last report ----- \$4,869.02
 State Appropriation 1921 ----- 1,875.00 \$6,744.02

Disbursements

Voucher No. 1. Transferring Treasurer's salary
 to General Fund ----- \$200.00
 Voucher No. 2. Cost of 1921 Proceedings General
 Fund -- -- -- ----- 234.40 434.40

Balance on hand ----- \$6,309.62

Respectfully submitted,
 CHAS. SCHNIBBEN, Treasurer.

Audited June 25, 1922.

H. H. HATEN, Chairman.
 E. E. BAIN,
 WILL L. LONG, JR.

Mr. Schnibben:

While reading this report I might say that the last time we met in Morehead City, five years ago, we didn't have a cent in the treasury of this relief fund, and there were vouchers drawn for \$800.00, or \$900.00, without funds to meet this deficit, and now we have a balance of six thousand and some odd dollars and cents.

President Wood:

Gentlemen, you have heard the report of the Treasurer.

On motion, the Treasurer's report is referred to the Auditing Committee.

President Wood:

We will now have the report of our Statistician.

STATISTICIAN'S REPORT.

Black Mountain, N. C., July 13, 1922.

To the Officers and Members of the North Carolina State Firemen's Association:

Gentlemen:

During the year 1921 there were ninety-three Departments belonging to our Association and of this number seventy-eight furnished reports of fires to the Insurance Commissioner, leaving twenty-five which did not make any report as required by law. This is a decided improvement over 1920 and I trust during the present year every Department will see that the information needed is forwarded, thereby enabling your Statistician to make a complete and accurate report and at the same time assist the Insurance Department in its work of compiling the data regarding fires. The record for the calendar year 1921 is as follows:

Value of buildings at risk	\$11,028,613.00
Value of contents at risk	7,834,859.00

Total value of buildings and contents at risk	\$18,863,472.00
Insurance on buildings at risk	\$ 6,355,688.00
Insurance on contents at risk	4,789,181.00

Total insurance at risk	\$11,144,869.00
Amount of damage to buildings at risk	\$ 1,546,503.00
Amount of damage to contents at risk	1,891,599.00

Amount of damage to buildings and contents at risk	\$3,438,102.00
Value of buildings and contents at risk in 1921	\$18,788,838.00
Value of buildings and contents at risk in 1921	18,863,472.00

Increase in value at risk in 1921	\$74,634.00
Insurance on buildings and contents at risk in 1920	\$11,235,413.00
Insurance on buildings and contents at risk in 1921	11,144,869.00

Decrease in insurance in 1921	\$90,544.00
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Damage to buildings and contents at risk in 1920	----\$ 1,648,212.00
Damage to buildings and contents at risk in 1921	---- 3,438,102.00
<hr/>	
Increase in amount of damage in 1921 over 1922	----\$ 1,789,890.00
Lives lost	227.

Gentlemen, I would call your especial attention to the ever increasing fire waste in our own State and in the entire United States. Statistics show that nearly 90 per cent. of all fires are due to rank carelessness and are strictly preventable, and that nearly 82 per cent. of the 15,000 lives lost annually are women and children. Therefore the first and foremost reason for urging every fireman within the sound of my voice to become a Fire Preventionist is from a Humanitarian standpoint. Insurance cannot replace our loved ones, neither does it reimburse us for all the property destroyed. Through our daily experience with the causes and effects of fire, and with the power given us by our State, we can teach our neighbor how to protect his family and conserve his property from destruction by fire, see that the building code is enforced, and dangerous hazards are removed.

Let me enumerate some of the benefits to be derived if Fire Prevention is practiced and given widespread prominence: Fewer deaths and decreased property loss, lower insurance rates, more building and better construction, improved business conditions and lowered cost of living. More than this what could we hope for? Therefore with this end in view, I make the following recommendations for your consideration:

1. At every annual meeting, arrange to have an address on Fire Prevention.

2. That Fire Prevention be encouraged and fostered by every Department belonging to this Association, soliciting the co-operation of all civic organizations in an effort to have at least one public meeting a year in every town at which the public at large may hear an address on Fire Prevention.

3. That this Association have its President appoint a Fire Prevention Committee, composed of three members, to confer and co-operate with the Fire Prevention and Conservation Committee of the North Carolina Association of Insurance Agents in endeavoring to reduce the fire waste in North Carolina.

4. That this Association through a committee confer with the Insurance Commissioner Regarding the advisability of having adopted in North Carolina a public liability law, fixing the cost of extinguishing fires on those people who disregard Fire Prevention orders.

5. That every fireman will lend his aid in making "Every Day

Fire Prevention Day" and resolve that he will not confine his efforts to "Fire Prevention Week" alone.

We can never put out the Fire-of-Hell,
But we can stop this Hell-of-a-Fire
In The Old North State.

In conclusion, I wish to thank you all for having bestowed upon me the honor of being an officer of your Association. It has been a pleasure to serve you.

Yours sincerely,

R. E. CURRIER, Statistician.

President Wood:

I want to recognize Mr. McNeill, who is going to say something to you about the Life Insurance feature, and I hope you will all listen to him, as I know it is going to be of interest to you.

President Wood:

Gentlemen of the Convention: There are some resolutions offered, some suggestions offered that I think are valuable and that I think our Association ought to adopt and take notice of. It is possible that we will not be able to do anything at this meeting, but I think that at our next meeting we ought to carry out the suggestions of our Statistician as offered. .

On motion the Statistician's report is adopted and ordered filed in the minutes.

Auditing Committee appointed: Mr. H. H. Horton, Mr. E. E. Bain and Mr. W. S. Long.

President Wood:

The Chair will now recognize Mr. McNeill.

Mr. McNeill:

Mr. Chairman, my Comrades of the State Firemen's Association, my Lady Friends, and Gentlemen:

Centuries ago the City of Pompeii, in Italy, was overcome by a voluminous cloud of smoke, dust and lava being thrown up by the volcano of Vesuvius, and the city was utterly destroyed and buried.

In recent years scientists, desirous of finding out the secrets of this lost and buried city, have uncovered it more or less and discovered many of its secrets. In doing this work, in front of

the Coliseum they found a Roman soldier of guard, standing there still on duty and faithful unto death.

It is my highest hope and ambition to emulate that Roman soldier, and in my interests to this body of firemen to be as loyal and faithful unto death as he was.

When I first accepted the Presidency of this Association in 1894 it was in debt, in bankruptcy, and on the point of dissolution. Bringing to my assistance the best brains then to be had, and adopting the same principles good business men adopt, we brought it out of its struggles, and it has been growing and growing and growing ever since, until it has reached the high state of efficiency that it occupies today, standing as it does, among the very first associations in this land of ours.

One of the most efficient things we did was to draft our Relief Fund which safeguarded all of the men themselves from sickness, from injury, from loss of time from their business as firemen, and also to provide for their dependents after their death. That was, indeed, a magnificent feature of this Association and has been the life blood that has brought it to this high efficiency, having, as you know, thousands of dollars to the beneficent purpose collected from the Insurance Commissioner. * * *

Two years ago at the expiration of twenty-five years of office, you honored me for my past services by electing me as President Emeritus for life in this Association. I asked Jim Wood to use gavel to the best of his intelligence and capacity to lead this Association onward and upward, to improve its condition and to especially look after its membership. He has lived up to my highest wish and ambition, and you will all recollect that last year at the Gastonia convention it was his brain and idea further to build you up, to keep you on the road to your future welfare, and he recommended to you the adoption of a fraternal firemen's insurance fund to protect any and all of you from sickness and injury during life for service, but above all to protect those dependent on you, those who love you and when you love and who are dependent on you, at your death.

A committee was appointed. The Association endorsed that and instructed us to go to Raleigh and meet with the Insurance Commissioner, which we did, as he has said, last December. We met there with the Constitution and By-Laws of our Organization, we tried to take the best and get the cream of them all, and there formulated and adopted a Constitution and By-Laws for the Firemen's Insurance * * *. That, to my mind, is the most beneficent, benevolent, righteous feature that I have ever conceived of from an insurance standpoint.

To make it plain, let me say that we adopted the best features of those of the Shriners, and those of you who are Shriners, know what that is. In other words, it is a fraternal fund. When I die, or you die, or any of those who are members of this association die, at once a check for \$250.00 is sent to your beneficiary, whomever it may be, mother, wife, father, brother, sister of sweetheart, that will get to them before really your body is laid away in the mother earth, and later, but within sixty days at the farthest, a check for \$750 more comes to them, in case we have one thousand members, and I know we are going to do better than that, to finish up the gift of the Association to you. When you die, or any of us die an assessment of \$1.10 is asked from each one of us, one dollar for the purpose of furnishing this \$1,000.00, the other ten cents for the expense account of the Association. We started out, being required by State law and by all rules of good business, by making two assessments in advance, \$2.20—that is the first call that is made upon you. That is done for the purpose of creating a fund to do business upon. After that comes the assessment of \$1.10 each upon the death of any member. Now, my friends, that went into effect last February. It has been in practice now six months and we haven't had a death yet. But were I to die this moment it is there to help take care of my loved ones, \$250.00 at once, and the other to come within sixty days. It is the best life insurance on a brotherly, fraternal system that I have ever heard of. It is bound to commend itself to any man, and I again most cordially, heartily and earnestly recommend to every fireman in North Carolina that he apply at once for membership in this splendid feature of the North Carolina State Firemen's Association. Those of you who have not yet joined I know it is because you have not given it the thought that you ought to give it. And take my word, that when you do give it thought you will be anxious to have your name on the roll of the Fraternal Fund of the North Carolina State Firemen's Association.

Every transaction of that fund must be reported to you on convention assembled every year. It is a prompt audit annually. There are no overhead expenses to eat up your earnings, and as time goes on, I hope to be able, I hope the brains of this convention will get together and arrange so that under no circumstances will the assessments ever amount to more than five or six, or eight dollars per annum, and all of you know that that is remarkably cheap insurance for \$1,000.00.

My friends, I was in South Carolina last month. As you know, I organized the firemen of that State, and they look upon me as a godfather, and I detailed this plan to them. As a unit, they ac-

cepted it. They have the advantage of us in one respect. Their fund is double what ours is and they can take that \$1.10 from their city funds. We cannot do that as yet, but the time is coming and it is not far off when your Relief Fund will arrive at that stage, when a common, ordinary business sense of judgment will * * * to help out in any of these assessments in case they should, and I believe they will, but in any case they will come for it.

Now, I want to hear this discussed by these men here. It is beneficent, benevolent, and righteous, and it is almost perfect, and I cannot see how any man with any business judgment whatever, with any regard for the future and those he loves can fail to avail himself of it.

Just one word more. This may not appeal to the man of large income, the man who is already carrying large amounts of insurance, but I know that one-half, or perhaps three-fourths, or even a larger majority than that of the firemen of North Carolina are not wealthy men. I know that to many of them at their death a thousand dollars would be a God-send to their widows or mothers or dependents, and I beseech you to find a flaw in this if you can, and then each and every one of you enroll yourselves in this Firemen's Insurance Fund of the North Carolina State Firemen's Association. It is not an outside company. It is your company.

Now, listen! Read the Constitution and By-Laws: "Any active or any honorary fireman who is in good standing with the Association is eligible for membership." It is done for this purpose.

There are men in this Association who have been attending these meetings for twenty or thirty years. Those men have helped build up this fund, and this is one way that you younger men can help them.

Now, think about it, gentlemen, take it up, read the Constitution and By-Laws, find a flaw in it if you can—but you can't—and let me again ask that you enroll as members of this new feature.

President Wood:

Gentlemen of the Association: I cannot add anything to what Mr. McNeill has said to you. Every word of it is true. The only thing that I do want to emphasize is that this is your responsibility. It is one of the closest corporations in the world because none but a member of this Association can be a member of this organization. I do want to say that I hope that you will consider it, because we ought to have a membership of one thousand or fifteen hundred in this association, and that's a mighty little bit of

money to leave to your mother, or your wife, or your sister, or anybody else that you want to leave something to. But it isn't that so much as it is that it's a charitable thing to help some of the other boys.

It's just a lack of getting up to the point where you sign your name on that dotted line and become a member, and I hope you will all think about it.

Mr. R. E. Currier:

Gentlemen: There is a concrete example of what this Insurance fund will do for us, as shown at our last convention. Last year at Gastonia, Mooresville had one of her boys at this convention who was taken sick. He didn't get hurt, wasn't in a race, but was stricken with a vital disease. He had to be taken to a hospital right there. That boy had saved close to a thousand dollars. Who got that thousand dollars? He had to spend it to try to get well, and, boys, he lost that fight. Now, if we had had that fund that boy would have been protected. When I thought about it, I wished that we had had it so that boy would have gotten that money. I know the fellowship that exists in this Association.

I am going to make this motion, that for every man who is present who can, let's give that boy's wife not less than a dollar apiece, and more if we can, and help that widow.

That boy was a loyal fireman, and I want to make this motion that we help his widow.

Mr. A. H. Boyden:

I second that motion, and if there is any man in this organization who can talk insurance to you, I am that man. I am only going to take a minute or two. And I say to you boys who are coming on. I haven't got much money. I have managed to spend my money on the trifling objects in life, but I managed to keep up my insurance, and but for that I would not have a nickel today to leave to my loved ones. There is not a man in this attendance today who cannot pay a dollar to the death of a fellow comrade, and I say to you again, it is the best satisfaction, it gives you more comfort, whether it's a sweetheart, mother, or wife, to know that in your life that you haven't forgotten, that you have given this dollar. If I had any authority to do it, I would make every one of you do it. I haven't got that power, but I am going to appeal to you, everyone, to take out this insurance now. You will never miss that dollar given, and when your time comes the other fellow will put in his dollar and he will never miss it, and it will go on, and

before you know it, you may make it two thousand dollars or twenty-five hundred. And it is no tax on you because, as I say, I can talk insurance because I am a heavily loaded man on it. I feel that you ought to take care of your mother, widow, or wife and not leave them without something, and this is your opportunity to do that something and be men, and husbands and fathers.

Now, I second the motion of the gentleman from Black Mountain, and I will subscribe \$5.00 to that man myself to start it off.

Mr. Currier:

I, also, will give five dollars. I will ask you gentlemen to give that money to Mr. Miller and tell him it is for the B—— fund.

Mr. Lewis:

Gentlemen: The boy that took sick and died was from my town. He was one of the best boys in my county. I would amend that motion by making this statement: that every member of this Association give one dollar and send it to the Secretary, Mr. John L. Miller. That money is needed and needed badly.

I want to say this on the insurance feature: I carry some insurance myself, and I know that this is the cheapest insurance that you can possibly get; it is the best that you can get. Now, there is not a member of this Association who is going to refuse to give a dollar to this man, I know, who died last year, but when you refuse to join this association you refuse to give it to the next man who dies. I would like to see every man in this Association join this insurance feature.

Motion seconded and adopted.

Mr. Harper, Kinston:

I recommend that we start by taking up this collection now, and pass around the hat.

Mr. J. H. Dorton, Concord:

Gentlemen, I understood you to say that each man should give a dollar. I suggest that each man give his name when he gives his dollar. If you take up a collection, however, you are not going to get as much as if the men send it to Mr. Miller.

Mr. Dorton, Concord:

I want to say that we have nineteen men, and nineteen dollars.

Mr. ———, Lexington:

We have nineteen men and twenty-four dollars

President Wood :

Now, boys, let me say this to you. There has been one feature brought out here, and I think it's a good idea. One man called attention to the fact that he has twenty men at home and only one man here. I want to ask that each man take this up with the boys at home, and I want each man to give his name to Secretary Miller.

J. H. Dorton, Concord :

That's the point I was trying to bring out just a while ago. If you take up a collection here you won't get more than fifty or sixty dollars.

President Wood :

That's what we are going to do. You understand this is not a regular thing, but just for the boy who died and did not have anything to leave to his widow.

W. J. Nicks, Graham :

I want to tell you that I didn't think that my loved ones needed the protection of that policy, but I now see the point that these others are trying to bring out. I had old line life insurance and had enough real estate to protect my loved ones, but there are others who are not so fortunate, and I now see that it is to help the others, this insurance feature. I gave my dollar today, and I would give my dollar at any time to any individual, and I now see that it is a duty that we owe to our loved ones, a duty we all owe our brothers here, for each and everyone of us to take out this policy.

Mr. ——— :

I just got in and didn't get all of this. If I understand this aright, there is some fireman that has died before this insurance business came into effect, and there has been a motion made that every member of the Fire Departments give a dollar to his widow. Now, my idea of the way to get that dollar is to have this Association go on record as favoring each member paying his dollar, and have Chief Miller notify each chief in North Carolina that we went on resolution to do that, and if we do that we will get some money for this widow, but if you pass around the hat, there "ain't nothing doing."

I make a motion that Secretary Miller notify every Chief that this convention went on record as favoring each member paying one dollar. The man who has already paid it here won't forget

that he gave it, I know that we fellows that didn't won't forget it either.

Motion adopted.

President Wood:

Understand, that won't apply to any member who has already contributed.

Chief Farmer:

I would like to make the suggestion or motion that a Legislative Committee be appointed to revise our Firemen's Relief Fund Act and put it up to the Legislature, giving the Board of Trustees more authority and a little bit more rope for the protection of our firemen.

Gentlemen: I am Treasurer of the Raleigh Fire Department, and we are tied hand and foot. A gentleman just came up a while ago and asked, "How come you can't get this money out of the local relief fund?" But we can't do it, because he was not hurt in the performance of his duty. It is wrong; we are piling up money here in all of our relief funds that we haven't any use for at all, and it is going to keep on so long until the Legislators are coming to us and say, "Here, you have too much money, we are going to take it away from you!" Some of the funds are as high as \$20,000.00, and not doing anybody any good, and I think it is all wrong, and I want to suggest that we ought to appoint a committee right here today to go before the Legislature and have something done so that we can do something worth while with that money.

Mr. McNeill:

I want to say to Mr. Farmer's motion that I certainly hope it will be carried. I was the original author of and drew that Belief Fund Bill. At that time it was a new thing. As I originally drew it, it covered everything that a man ought to have, but I had to cut off a little bit here and a little bit there to get to where they wanted it. The House has always been with us, but in the Senate we have always had a few men who have been able to caucus.

Mr. Dewey originally led the insurance forces, and he counted heads, and I counted heads, but he was afraid they were going to vote, and so was I, but we compromised with the understanding that his companies be left out of it. More than that, we restricted the action of the Boards of Trustees. It's none of their business what we do with the money. It was ours then, and it is ours today.

But, politics were not then what they are now. The insurance people now have found out that you are their best friend, and they won't bother you any more.

In all of these towns and cities, especially the larger towns, our money is piling up on us because we don't have injuries enough to use it. I would like to see that act amended not only in that respect but in other respects enlarging the powers of our boards of trustees to give them discretion according to their judgment to pay from their fund such money as in their judgment would be to the best interest of the firemen. That means this: That if in my department I have two or three thousand dollars doing nothing and these assessments should come in—I don't want it to cost any man too much, give that board of trustees authority to pay such of these assessments as may be necessary, and if they have plenty of money, damn it, let them pay it.

Now, as I see it, your South Carolina brethren are following in your footsteps. I went before the Governor of South Carolina and the South Carolina Legislature, and I had almost as much trouble as I did in this State, but now their boards of trustees can take their money and fix it up in any way for the good of the firemen. We can't do it under our laws as they stand today except for injuries.

That is a proper amendment and I think it ought to be done, and I think we will not have any trouble in having it done. And then it will also make you boys more particular who you appoint on your boards of trustees. That's a thing you boys don't seem to bother about, and I warrant some of you boys don't even know today who are your trustees.

I drew that also. Each fire department names two men, your Mayor and Board of Aldermen names two men, and Mr. Stacy Wade names the fifth man, and he will name the man your fire department asks for, which will give you three men out of five. I will ask you, then, to be careful and name men of good discretion. Safeguard these men against ever having to pay more than six, or seven, or eight assessments per annum. We might have twenty calls, we cannot tell. I have men in my department who, if we should call on them for twenty assessments would have to quit. They could and would stand for five or six, but could not for twenty, they just can't afford it. So, let's try to get this amendment.

Now, my South Carolina friends, as I say, are fixed, they are sure of \$1,000.00 if they die from natural causes from their assessments, and I hope God will grant that we are able to do the same thing. I see in my own family the value of insurance if any member dies, and I hope you will all adopt this insurance fund.

I second Chief Farmer's motion that a good, strong man be

appointed and I would like to name my friend, Kesler, right now.

Chief Farmer's motion unanimously adopted by the convention.

President Wood:

The Chair appoints the following Legislative Committee:

Charles D. Farmer, Jas. D. McNeill, John L. Miller, J. W. Thurman, E. E. Bain, J. C. Kestler.

Ex-Chief Farmer:

I wish you would withdraw my name from that Committee. I thank you sincerely, but I think you all realize the condition and position that I am in now. I am with the Good Roads people, and we might want to ask for some more good roads now. (Speaker made to take his seat by cheers and noise of convention.)

Mr. McNeill:

I want him to stay on that committee. I appointed him on the last committee, and I saw that he stayed on there.

President Wood:

I am going to ask Chief Currier to read a resolution here that was sent to us from the National Fire Protection Association and a letter for its adoption. I am going to ask Mr. Currier to read this resolution and the letter accompanying it.

(Mr. Currier reads the resolution).

Executive Office, 87 Milk St., Boston 9, July 10, 1922.

From: Secretary.

To: North Carolina State Firemen's Association, Mr. John L. Miller, Secretary, Concord, N. C.,

Subject: Inflammable Film Resolution.

If it is not too late to introduce an important subject for discussion by your Association at the Morehead City convention we should very much appreciate your giving consideration to the inflammable motion picture film, argument for the abolition of which is contained on the enclosed sheets. At the conclusion of the consideration of the subject we should also like to have presented for adoption the resolution which we are enclosing in duplicate. This is an exceedingly important matter in which our Association is now interesting itself, and your Association can help materially in advancing the use of the safety film by discussing the subject and

securing in your local newspapers as much attention to it as you may be able.

FRANKLIN W. WENTWORTH.

North Carolina State Firemen's Association:

Convention, Morehead City, N. C., July 24.27, 1922.

Resolution on Inflammable Picture Film.

Whereas: The nitro-cellulose motion picture film now in general use is of the nature of gun-cotton, and the handling, transportation and storage of the same is therefore a menace to life and property, and

Whereas: There is now commonly manufactured in America and in Europe a film of cellulose acetate or slow-burning material rendering the same safe and non-hazardous: it is therefore hereby unanimously

Resolved: By the North Carolina State Firemen's Association that in view of the availability of a safe film the present expensive burden of inspection regulation and surveillance of motion picture displays placed by the motion picture industry upon public fire and safety departments is unwarranted and indefensible and it is the moral duty of this industry to adopt at once in the production of all new pictures the exclusive use of the slow-burning film: and it is further

Resolved: That the North Carolina State Firemen's Association hereby calls upon the Federal, State and municipal governments to take proper steps to prohibit by law the use of the nitro-cellulose motion picture film on and after January 1, 1925.

President Wood:

Gentlemen, you have heard the resolution and the letter; should not these papers be referred to the Legislative Committee?

Chief Nissen:

I make a motion that this resolution be referred to the Fire Prevention Committee.

Motion seconded and carried.

Chief Nissen:

There a few matters I would like to bring before the Convention, the question of railroad transportation to and from the conventions each year. As you all know, this year and for two or

three years previously we have not enjoyed the rate we used to enjoy. This year, of course, we have gotten excursion fares here, as this is a summer resort, but next year and the years thereafter we may not be able to get even that. I want to make a resolution that the Chair appoint a committee to take the matter up with the railroads to see if we cannot get the same rate we used to enjoy, and if not, to take the matter up with the Corporation Commission.

Motion seconded and adopted.

President Wood:

We have done our best these last few years to get our old rates restored. I received a telegram last Friday evening from the Chairman of the Transportation Committee of the Southeastern Traffic Association stating that they had agreed to give us a fare and a half this year, but that was not promulgated for this reason: that some of the men then were on their way to Morehead City, and we decided that as the time was so short that we would decline the rate, because some of the cities and towns might have gotten it and others might have not and it might have caused friction.

I will appoint a committee, and if I can help you in any way, I will do all I can.

Committee on question of railroad transportation:

H. E. Nissen, W. H. Palmer, A. L. Duckett, F. W. Bennett,

Leslie Yelverton.

President Wood:

I want to say this: If it were not for the firemen of North Carolina there is not anyone in the State who could do business except the farmer. All the business is dependent on us, and the railroads are, therefore, dependent on us, and therefore, they should give us this rate we are seeking.

Chief Nissen:

There is another thing I have noticed here, and that is the lack of attendance of quite a number of the towns here at the convention. I don't think that ought to be. In hearing the roll called here this morning in town after town there was not a representative here. If they are not represented here how can they get the opportunity of knowing what has been discussed? I want to suggest a way, and see if you think it advisable.

I think that when a town fails to send at least one representative here, or doesn't send by telegraph an acceptable excuse that that town should be dropped from this roll. If it asks for re-enrollment of course they may be allowed to come in again. I don't want to do anyone an injustice, but I believe if we adopt this plan that will bring them to the future conventions.

Mr. Faggart, of Concord:

Mr. Chairman, I also think they must go to the conventions to get any good out of them. I certainly enjoy the meetings with you boys, and there ought to be some way of getting these fellows to come. I know I always get lots of good out of it.

Mr. McNeill:

Our South Carolina brethren provide that every gentleman from each department in South Carolina is allowed his expense accounts, not to exceed \$12.50 each way, for each one of them, \$25.00 for return. They can take that legally in South Carolina from their insurance fund. We cannot do that yet legally, so it makes it more important that we adopt that amendment.

Now, then, if every company in the State were allowed its expense to represent its company at the conventions your attendance then would be full. There is no doubt about that, so it all comes back to that. In South Carolina their attendance is certified and they have got to be in their seats on the floor, let me tell you. Now, we cannot do that just yet, but it's coming, boys.

Chief Nissen:

I don't think that the town that won't pay the expenses of the delegates to this Convention has a right to be a member of this convention. I think it ought to come out of the city, that's what I think about it.

Mr. McNeill:

Don't the towns pay most of the expenses anyway?

Chief Nissen:

They do not. I was laboring under a misapprehension; I made a misstatement to my council; I thought that every city had to be represented here. I am under that impression still, and was perfectly honest when I stated that to my council, and on the strength of that I got our council to pay the expenses of one delegate from each of our companies.

President Wood:

The only thing that I can see that we can do in this matter is to take it under advisement and to make it an order of business for the next meeting. I don't think we have the power to go into it now, to make it a rule that a man has to attend this convention.

Chief Nissen:

A two-thirds vote will do it.

President Wood:

But it has to be announced.

Chief Nissen:

I make a motion to make an announcement that it comes up at the next meeting.

Mr. Sherwood Brockwell:

Every part of your Firemen's Relief Fund is at present a State law. Now, there is no company which can enjoy the Firemen's Relief Fund under the present law, except they are members of the North Carolina Firemen's Association, have a thousand dollars worth of apparatus and enforce the law to the satisfaction of the Insurance Commission. Now for every company which does that, every insurance company doing business in that town must by law turn back one-half of one per cent.

I want to make the suggestion to do this: You have already appointed an energetic Legislative Committee—that any town that does not send a committee to this convention shall not receive the benefit of this fund. A whole lot of the cities are glad to send them, but it is the ones that have not been sending them that we are striking at. Now, refer it to the Legislative Committee to have it fixed so to enjoy these things, that the Legislative Committee take the matter in hand and while working in the Legislature provide that the city or town which does not send their delegates down here does not enjoy the benefits of this convention. They will, no doubt, find no objection to putting that proviso in and in that way the cities will be forced to send a man down to the conventions.

Mr. Kestler:

I believe that we strike at the fellows back home, the Mayor

and the City Council, therefore, I make a motion that a letter be sent to the Mayor and City Council of each town asking that delegates be sent here, and maybe they will then take cognizance of that fact and send their delegates here. I believe that is the best way to touch those fellows and bring their delegates here with us and build this up into a great organization.

Chief Nissen:

I make the motion that we given notice of this at the next convention.

Motion seconded and adopted.

Mr. Currier:

I make a motion that we make this thing snappy and get through with the convention today and the races tomorrow.

Mr. Horton, of Raleigh, reads the report of the Auditing Committee:

Morehead City, N. C., June 25, 1922.

We, your Auditing Committee have examined the books of the Secretary and Treasurer and found them to be correct.

H. H. HORTON, Chairman.

E. E. BAIN

WILL L. LONG, JR.

Motion made, seconded and adopted that the report of the Auditing Committee be accepted and placed upon the minutes.

Mr. Secretary:

Mr. Chairman and Gentlemen: You know that some of us are three hundred and fifty and four hundred and fifty miles from home, and most of you know the condition of the roads between here and New Bern. What I want to say is this: That if it be possible to close this convention and pull our races off tomorrow, which will give our boys here two grand stands; then stay here Thursday, and we can't do anything after lunch on Thursday, except get ready to go home. Now, if we can close up our business here today, we don't want to neglect anything, but if we can do that and pull our races off tomorrow at two different times and take the next day with the city, I know we would all enjoy it.

Mr. Styron:

Gentlemen, I think that would be a great suggestion if we

hadn't advertised these races for Thursday, and I therefore, think it would be unjust to the Fire Department of Morehead City. I think it would be regrettable for the local people to try to pull these races off tomorrow, to their financial loss.

I move that we now proceed with the business of the Convention, and then settle this race business up later.

Mr. Dorton:

I make a motion that we now proceed to the election of officers.

Mr. Farmer:

I move that this convention proceed with its regular business, take tomorrow off and enjoy themselves, and then run the races as originally planned.

Motion seconded and adopted.

Mr. McNeill:

I move that every member here make it his special business to get in touch with your member of your next Legislature, both the House and Senate, and ask him to stand by to the last action the members of the North Carolina State Firemen's Committee in anything they may ask.

President Wood:

The next business is the selection of the next meeting point. The Secretary has quite a volume of telegrams and invitations and letters that we have received inviting us to hold our next convention at their place.

Secretary Miller reads telegrams:

John W. Manning, Mayor, Durham, N. C.
E. R. Hackney, Durham Elks, Durham, N. C.
Durham Chamber of Commerce.
Durham Merchants Association.
Durham Rotary Club, Carl Norris, President.
Secretary Miller:

We also have thirty-two telegrams from the City of Sanford, N. C., I will just read you a few of them. (Secretary reads telegrams.)

Chief Bennett, Durham :

I would like to say to you gentlemen, that I didn't have thirty-two telegrams, but we have thirty thousand people in Durham, and if necessary, I could get that many telegrams from them, but the Western Union and the Postal wouldn't have enough paper.

I do want to say that we have plenty of hotel accommodations and we want you there and we have come down here with blood in our eye. We haven't had you for twenty years, and I warn you that if we don't get the convention this time, we will ask for it next year and again and again until you do come. We are going to see that each delegate has a good place to sleep and plenty to eat; we are going to see that you all have a better time than you ever had before.

Secretary Miller :

Mr. Chairman, here is a letter handed to me just a while ago which I forgot that I had on file. (Reads letter).

Chief Bennett, Durham :

Gentlemen, we are going to try to make the premiums next time interesting. We are going to pay you so it will make it interesting to you all to take part in the contests. We feel like it has kind of dropped off for the last two or three years, and so we are going to try to have you all interested enough to try to take part in them.

Mr. Nissen :

Mr. Chairman, Gentlemen of the Convention: It seems that the voices are calling Durham, and I would like to second the motion to that effect. Before this, though, I think the Secretary ought to read the messages from the other towns as I think we ought to appreciate being asked to these other towns

President Wood :

There are only two towns, and they both have to be considered, but is there now a motion that Sanford's invitation be considered?

Motion to go to Sanford and seconded.

President Wood :

Now, let's vote on it and see where we will go next year.

(The convention voted to go to Durham next year.)

President Wood:

Gentlemen of the Convention: There are two things that have not been reached yet. The next feature is our memorial for our departed loved ones, and I am going to recognize Mr. McNeill for a very short word of remembrance for our well-loved brother Cline.

Mr. McNeill:

Comrades, you know this has been an annual hour to pay our tribute of love and sorrow to those of our comrades who, during the past twelve months have passed over the river. As you know—let me call your attention to something that I have done every year since 1909—I have formulated a ritual that I very much fear everyone of you has neglected, on the second Sunday in June to hold a brief Memorial Service to our departed members. If you do not care to make a public demonstration of it, meet in your company rooms and go through your ritual there, get your minister there and get your boys to sing a few songs. It won't take you long to do that, at least to pay this tribute to your brothers in the fire service who have passed away. I tried to get you all right here in Morehead City four years ago to meet and hold a service, and am glad to say that we did have a very beautiful service, and we all ought to have and attend it at every annual service. You did it here once and we did it in Fayetteville and I think we ought to, one night of our annual meeting hold this service for our departed comrades. I know you all recollect what a pretty service we had here four years ago. It is right to pay this tribute of love and memory. We do this for our soldiers, and you are entitled to it ten thousand times more than they are. Read your ritual, and let's have it every second Sunday in June. We do it in Fayetteville, and I want to ask that you all do this.

President Wood:

Now, Mr. Secretary, I would suggest that you call the roll of our departed brothers for the past year.

(Reading of the names of the departed brethren.)

IN MEMORIAM

O. P. Dickerson, Lexington.

Vernon R. Ballard, Mooresville.

F. Barwick, LaGrange.

President Wood:

This moment's pause in our session, gentlemen, is just to stand and pay our respects to those who have gone before us, and while we haven't had a church service, I think that we haven't felt anything but a constant memorial to those that we have loved who have gone ahead of us.

Minutes of the last convention passed among the members of the Association.

President Wood:

You have had the minutes, gentlemen and have had an opportunity to look over them. We are now ready for expressions.

It is moved and seconded that the minutes as printed be approved at this meeting. Motion adopted.

ELECTION OF OFFICERS.

Mr. Dorton:

I make a motion that all our present officers be elected again this time by acclamation. We want you this time gentlemen, and are going to have you, but don't know about the next time, so we are not going to do it any more. However, we are satisfied for everything and everyone to stay in just one more time.

President Wood:

I appreciate this, gentlemen, but I would rather * * * (President Wood voted to take his seat by loud cheering by the convention.)

Chief Farmer:

I appreciate this, gentlemen, but as I am not connected with any department at all and you have got men in this Association who will make just as good officers as I am, I am second vice-president * * * (Mr. Farmer voted to take his seat by loud cheering by the convention.)

Mr. McNeill:

At the request of President Wood I take the Chair for the moment. As I understand, the motion is that the present officers be elected again for the ensuing year. Gentlemen, what is your wish in this matter?

It was voted upon that the present officers retain their seats for the coming twelve months, and adopted.

Mr. Farmer:

I move that we give a vote of thanks to the City of Morehead for the entertainment they have accorded us, and to the newspapers who have delivered to the State the proceedings of this convention. Motion seconded, and adopted.

Chief Bennett, Durham:

I move that the Secretary write Mr. Schoen and Mr. Stacy Wade thanking them for their presence with us and talks given in convention meeting. Motion adopted.

Mr. Nissen, Winston-Salem:

I move that we give a vote of thanks to the people of Sanford for their invitation to meet in their city next year. Motion adopted.

Secretary Miller:

The members of the visiting teams will please meet with the Secretary in the lobby upstairs in Woodland Hotel to draw for their positions at noon tomorrow. That will give us an opportunity to go out in the morning, come back in time for lunch and go out again in the afternoon if we so desire.

Tomorrow at two o'clock get your location in all the contests. After the contests are over the ones who win the money will be able to get their vouchers fifteen minutes after the races are pulled off at the same place where you draw.

Motion that the session close with a song by Mr. Bennett, of Durham. Mr. Bennett thereupon rendered "Thank God for a Garden."

Convention adjourned.

**REPORT OF BOARD OF TRUSTEES FIREMEN'S RELIEF
LIEF FUND 1921-1922.**

Department	Receipts	Disbursements	Balance
Albemarle -- -----	\$ 139.78	\$ 14.12	\$ 563.91
Andrews -- -----	24.01	1.20	89.67
Asheville -- -----			11,343.20
Ayden -- -----	110.59	272.82	482.40
Benson -- -----	49.58	2.48	335.33
Black Mountain -- -----	19.99	1.00	85.43
Brevard -- -----	58.90	10.88	311.73
Burlington -- -----	376.83	18.84	2,003.47
Canton -- -----	50.87	1.95	365.27
Carthage -- -----	31.44	6.98	167.81
Chapel Hill -- -----	74.94	3.42	236.89
Charlotte -- -----	3,300.09	949.63	9,960.21
Clinton -- -----	81.97	36.22	378.18
Concord -- -----	229.95	10.95	1,560.39
Dunn -- -----			755.72
Durham -- -----	1,549.30	2,668.46	5,805.67
Edenton -- -----	249.27	6.15	791.74
Farmville -- -----	105.91	5.30	514.16
Forest City -- -----	84.70		
Gastonia -- -----	564.28	22.67	2,744.27
Graham -- -----	87.96	224.27	455.21
Goldsboro -- -----	875.96	157.24	4,542.72
Greensboro -- -----	1,659.82	164.91	8,397.38
Greenville -- -----	418.35	25.61	2,465.26
Hamlet -- -----	168.11	100.00	452.66
Henderson -- -----	64.12	56.00	1,666.05
Hendersonville -- -----	202.91	14.06	993.80
Hickory -- -----	353.04	27.98	1,414.59
High Point -- -----	1,030.90	452.67	4,267.44
Kinston -- -----	448.84	110.68	3,056.91
LaGrange -- -----	60.73		270.20
Laurinburg -- -----	207.60	10.38	611.78
Lenoir -- -----	175.05	7.11	1,269.42
Lexington -- -----	305.77	58.76	1,945.45
Lincolnton -- -----	96.12	4.81	606.85
Louisburg -- -----	201.30	6.72	850.17

Department	Receipts	Disbursements	Balance
Lumberton -- -----	250.66	10.42	1,280.34
Maxton -- -----	125.52	11.14	302.63
Monroe -- -----	218.33	334.74	773.12
Mooreville -- -----	93.99	4.70	393.60
Morehead City -----	31.88	1.55	389.73
Morganton -- -----	147.20	399.55	559.18
Murphy -- -----	42.94		129.31
Mount Airy -- -----	353.94	12.86	2,303.96
Mount Olive -- -----	108.33		391.58
New Berne -- -----	590.97	101.55	1,279.51
Newton -- -----	77.09	3.85	303.18
North Wilkesboro -- -----	110.07	5.50	507.54
Oxford -- -----	211.80	10.59	1,834.09
Raleigh -- -----	1,256.85	469.24	3,445.87
Reidsville -- -----	310.84	89.86	2,339.92
Rowland -- -----	53.35	27.97	201.29
Red Springs -- -----	52.52	2.43	344.92
Rocky Mount -- -----	943.93	38.13	4,283.12
Salisbury -- -----	535.50	28.26	2,959.09
Sanford -- -----	198.32	9.27	728.09
Shelby -- -----	191.37	8.07	958.90
Smithfield -- -----	166.56	76.82	293.12
Southern Pines -----	71.79	3.59	1,202.16
Southport -- -----	31.41	3.07	129.60
Spencer -- -----	76.81	2.92	585.09
Statesville -- -----	474.93	1,099.50	489.50
Tarboro -- -----	206.90	9.27	1,824.20
Thomasville -- -----	11.85	5.59	247.82
Wadesboro -- -----	223.81		1,301.09
Wake Forest -- -----	39.45	1.97	37.48
Warrenton -- -----	73.85	14.85	395.09
Waynesville -- -----	131.56	20.85	666.80
Wilmington -- -----	2,315.94	841.78	10,154.24
Wilson -- -----	977.31	38.84	5,211.09
Winston-Salem -- -----	2,938.18		12,403.00

**AN ACT TO INCORPORATE THE NORTH CAROLINA STATE
FIREMEN'S ASSOCIATION.**

Be It Enacted by the Senate and House of Representatives in General Assembly Convened :

Section 1. That C. D. Benbow, J. G. Fowler, H. J. Elam, A. T. Boyd, C. F. Thomas, J. R. Donnell, Charles Whittington and S. D. Wilson, of Greensboro; J. D. McNeill, of Fayetteville; J. T. Thacker, W. F. Keith, S. A. Sink, C. D. Snipes, F. H. Vogler, F. C. Meinung, of Winston-Salem; E. B. Englehardt, T. W. Blake, F. D. Lumsden and F. Branan, of Raleigh; H. E. Heartt, of Durham; J. B. Swinson, of Charlotte, and such other persons as are associated with them, and their successors be, and they hereby are constituted a body politic and corporate by the name of the North Carolina State Firemen's Association, and by that name sue and be sued and prosecute and defend suits in all courts in the State and may have and use a common seal, and alter the same at pleasure. May take contracts and be capable in law of purchasing, holding and conveying any real or personal estate for the benefit of said Association or corporation, provided, the said corporation shall not any time hold real or personal estate of greater amount than ten thousand (\$10,000) dollars.

Sec. 2. The purpose for which said Association is organized are: The protection and the promotion of the best interests of the firemen of North Carolina, the compilation of fire statistics, the collection of information concerning the practical workings of different systems of organizations, the examination and inquiry concerning the merits of the different kinds of apparatus in use and the improvements in the same, the cultivation of a fraternal fellowship between the different companies of the State.

Sec. 3. Said Association or corporation shall have power to appoint officers, hold meetings, adopt Constitution and enact such By-Laws in such manner as their Constitution may prescribe, and make such rules and regulations as may be necessary to carry into effect the objects and aims of the Association; provided, that such Constitution and By-Laws, rules and regulations be not repugnant to the Constitution of the State and of the United States.

Sec. 4. That this act shall be in force from and after its ratification.

Ratified the 11th day of March, A. D. 1889.

THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.

PREAMBLE

We, the members of the North Carolina State Firemen's Association in order to form a more perfect organization, establish harmony of action, insure prosperity and promote the best interests of the Firemen of North Carolina, and compile statistics of information concerning the practical working of various systems and the merits of the different apparatus in use for the extinguishing of fires, also the cultivation of fraternal fellowship between the several Fire Departments of the State, do hereby establish the following Constitution and By-Laws:

CONSTITUTION.

ARTICLE I.

Section 1. This organization shall be known as the North Carolina State Firemen's Association.

ARTICLE II.

Section 1. The officers of this Association shall consist of a President, Vice-President, Secretary, Treasurer and Statistician, and they shall constitute the Executive Committee and will hold their respective offices for one year, or until their successors shall be elected and qualified.

ARTICLE III.

Section 1. The members of this Association shall consist of the several Chiefs and Assistant Chiefs of Fire Departments, Fire Marshals, Superintendents of Fire Alarm, Telegraph and Waterworks, and each regular organized Fire Company in the several Fire Departments of the State; said persons and companies complying with the provisions of the Constitution and By-Laws of this Association, all individual members of such fire company shall, also, by virtue of their membership in such company, be members of this Association for the purpose of participating in the benefits of this Association, and the funds distributed by it, so long as said company remains a member of the Association and complies with the Constitution and By-Laws, and no longer. But should any member fail to pay his pro rata assessments, when called for, he shall be debarred from the privileges of the Association.

Sec. 2. Any member injured or made sick by disease contracted in the actual discharge of his duty as a Fireman, shall be entitled to the benefits from the "Firemen's Relief Fund" of this Association, as follows: At the rate of two (\$2.00) dollars while totally unable to attend to his ordinary business by reason of such injury or sickness, but such beneficiary, arising from any particular injury or sickness, shall not lose time longer than one hundred days from date of such injury, or beginning of such disability, may receive \$1.00 per day for not exceeding twenty days; but the Executive Committee may extend such benefits to the next annual meeting of the Association held next after the expiration of said per-

ion of one hundred days, and the Association at the annual meeting will, at its pleasure, determine the time for which such benefits may be received. That 10 per cent. be deducted from all claim for benefits and placed to the credit of the General Fund to defray expenses of the same. In case of death from such sickness or injury, this Association shall pay to the widow of the deceased \$250.00 and \$50.00 for funeral expenses, and in case the deceased should have no relatives, this amount shall be paid into the treasury of the company of which he was a member. Every person or company eligible and desiring to become a member of this Association shall make application to the Secretary and at the same time pay to the Secretary the prescribed membership fee, and thereupon, if such applicant be eligible he shall become a member of this Association.

Sec. 3. Every Fire Company in the State, which is a member of the Association shall, on or before the first day of August in each year, elect two delegates and, also two alternates, to serve for the ensuing year, with the Chief Engineer and First Assistant of the various departments as delegates at large, who are entitled to one vote each. They shall be beneficiary members of the Association and shall show on our beneficiary roll.

Sec. 4. All companies represented in this Association must be in full accord and in good standing in the Fire Department where they are located, and if at any time they are not so, they shall forfeit all right to membership in this Association; but that companies who retire from active service for a term of not more than two years shall be considered entitled to all privileges of the Convention.

ARTICLE IV.

Section 1. The annual meeting of the Association shall be held at such time and place, in each and every year, as the Executive Committee may select, as a majority of the members present of the Association shall designate and special meetings may be called by the President or a majority of the Executive Committee.

Sec. 2. A failure to hold any annual meeting at the time designated in the Constitution shall in no wise make a dissolution of the Association.

Sec. 3. The Executive Committee shall meet at such time and place as they may decide, on a call of the President or a majority of said committee.

ARTICLE V.

Section 1. If any vacancy shall occur by reason of death, res-

ignation of officer or membership of any officers of this Association, such vacancy may be filled by the Executive Committee for the unexpired term for which said officer was elected.

ARTICLE VI.

Section 1. This Association shall have power to alter, amend or revise this Constitution and By-Laws, but it shall be necessary for a two-thirds vote of the members of the Association present entitled to vote; Provided, the proposed amendment shall be submitted in writing at a previous meeting of the Executive Committee.

BY-LAWS.

ARTICLE I.

Section 1. It shall be the duty of the President to preside over the meetings of the Association and to sign all orders granted by the Association or Executive Committee.

Sec. 2. It shall be the duty of the Vice-President to perform all the duties of the President in his absence.

Sec. 3. It shall be the duty of the Secretary to keep a complete record of the proceedings of the Association, to receive and answer all communications pertaining to the Association. To keep a roster of the names of different companies composing the Association and the individual membership thereof, and to collect the initiation fee and per capita tax, to pay the same over to the Treasurer, taking his receipt therefore. He shall receive as compensation for his services \$100 per annum, to be paid quarterly by warrant on the Treasurer, signed by the President.

Sec. 4. The Treasurer shall receive all moneys collected by the Secretary and receipt to him for the same. He shall collect annually from the State Treasurer the amount appropriated by the Legislature for the Firemen's Relief Fund. He shall disburse no moneys except on order of the President or by instruction of the Association in annual meeting assembled. At the annual meeting he shall make a full report of all moneys received and distributed by him, and shall execute a bond to the State of North Carolina to the amount of \$5,000, to be approved and filed with the Treasurer of the said State of North Carolina, and shall make a detailed report to the said Treasurer of the yearly expenditures of the Firemen's Relief Fund. He shall execute a bond in the sum of \$800 to this Association for the security of the General Fund; said bond must

be approved by the Executive Committee. He shall receive \$150 compensation as annual salary, to be paid quarterly by warrant issued by the Secretary and signed by the President.

Sec. 5. It shall be the duty of the Statistician to correctly compile the statistics of each village and city in the State of all matters pertaining to the fire service, annually correcting the previous reports, which shall include everything of interest to our firemen, and be so arranged as to be comprehensive in every detail. The expenses of all printing, printed matter and postage necessary in the sending for and receiving of such information to be paid by the Association, and he shall receive \$25 annually for his services.

The duty of the Executive Committee shall be to have published the proceedings of the Association; transact all business of the Association during the time intervening between the annual meetings, and they shall constitute a Board of Trustees for the management of all funds of the Association. At all meetings of the Executive Committee a majority of the committee shall constitute a quorum, and a majority of such quorum may determine all questions.

ARTICLE II.

Section 1. Each company shall pay a membership fee of five dollars. Fifty cents per capita yearly thereafter in advance for dues; and each Chief, Assistant Chief, Fire Marshal and Superintendent of Fire Alarm Telegraph and Water Works shall pay one dollar annual dues in advance. The Secretary of the Association shall be exempt from the payment of annual dues.

Section 2. The annual dues shall be paid on or before the first day of January in each year, in advance for the ensuing year. And all members who fail to comply with this Section shall, thereon, and by reason of such failure cease to be members of this Association and cannot again become members except by new application, made in regular form, and paying the prescribed fee for membership.

Sec. 3. Any individual or company, members of this Association, who, at any time fail to act in a gentlemanly manner, may, upon charges being brought before the Association, be expelled from said Association by a majority vote of the membership.

Sec. 4. Any exempt fireman may, upon the payment of two dollars and of the regular annual dues, become a member of this Association, with all the rights and privileges of any other member.

ARTICLE III.

Section 1. All members sick or injured in the line of fire duty shall be entitled to the benefits from the Firemen's Relief Fund of this Association as follows: At the rate of \$2.00 each day, while unable to attend to their regular business, as provided in the Constitution. That 10 per cent. be deducted from all claims for benefits and placed to the credit of the General Fund to defray expenses of the same.

Sec. 2. In case of death from sickness or injury received in the performance of fire duty, \$250.00 and \$50.00 for funeral expenses.

Sec. 3. For the widow; in case there is no widow, to the children; if there is no child or children, to the mother of the deceased fireman, the sum of \$250.00 and \$50.00 for funeral expenses, and in case there be no relative, to be paid to the Treasurer of the company of which he was a member.

Sec. 4. The Chief or Acting Chief shall certify before a Magistrate or Notary Public on blank form; in triplicate, furnished by the Secretary; all particulars regarding each case where a benefit is required, accompanied by the certificate of the attending physician.

Sec. 5. Application for benefits shall be made to the Secretary, in compliance with forms to be furnished by him for that purpose, and shall be made within thirty days after receiving the injury or contracting the disease complained of; but said time for making said application may be extended by the Executive Committee for good cause shown.

Sec. 6. The action of the Association upon all questions that may arise as to granting or referring relief and benefits, both as to amount thereof and the person claiming, and as incidental thereto, upon all questions relating to the right or claims of membership, shall be final and conclusive and the action of the Executive Committee upon said questions shall in like manner and extent be final and conclusive until the same be changed by the Association at its annual meeting.

The following recommendation was read and unanimously passed at Winston-Salem, July 18, 1905:

To the North Carolina State Firemen's Association:

Your Executive Committee beg leave to make the following report upon the communication presented to it by Mr. M. J. O'Neill in regard to the salary of the President and the traveling expenses of officers of the Association: .

We recommend that the salary of the President be allowed to remain at \$150.00 per year, as fixed by the Convention held in the City of Goldsboro, and that such expenses as may be actually and necessarily incurred by the President when absent from home upon business of the said Association, to be incurred at his discretion, be paid upon his voucher out of the General Funds of the Association, and that the actual expenses of officers of the Association in attending annual Conventions be likewise paid out of the General Funds.

We recommend that these provisions be incorporated in the By-Laws of the Association.

RULES OF ORDER.

1. The presiding officer shall preserve order and decorum; all questions of order shall be decided by him, subject to an appeal of the Association.
2. Every member when he speaks shall rise, standing in his place, addressing the presiding officer, and shall omit personalities, and confine himself to the questions under debate.
3. When two or more members shall rise at once, the presiding officer shall name the one who shall speak first.
4. A member when called to order shall immediately sit down unless permitted to explain by the Chair. If there be no appeal, the decision shall be conclusive.
5. Every delegate shall vote, unless excused by the Association, but no delegate shall vote on any question in which he shall have a direct individual or pecuniary interest, and the President shall only vote in case of a tie.
6. The ayes and nays shall be taken and entered upon the minutes of the Association, if required by three delegates.
7. All business not provided for in these By-Laws shall be transacted according to the parliamentary rules that govern deliberate bodies. No less than the representatives of five companies shall constitute a quorum.

AN ACT CREATING A RELIEF FUND FOR DISABLED FIRE- MEN.

The General Assembly of North Carolina do Enact:

Section 1. That the sum of \$2,500.00 be, and the same is hereby appropriated annually, and shall constitute a Firemen's Relief Fund, but in no case shall the said appropriation exceed one-half of the license tax levied and collected by the State from insurance companies.

Sec. 2. That the Treasurer of the State shall pay the amount constituting the Firemen's Relief Fund to the Treasurer of the North Carolina State Firemen's Association on the warrant of the Auditor of the State.

Sec. 3. That the money so paid in the hands of the Treasurer of the said North Carolina State Firemen's Association shall be known and remain as the Firemen's Relief Fund of North Carolina, and shall be used as a fund for the relief of firemen, members of the Association, who may be injured or rendered sick by disease contracted in the actual discharge of duty as firemen; and for the relief of widows' children, and if there be no widow or children, then dependent mothers of such firemen killed or dying from disease so contracted in such discharge of duty to be paid in such manner and in such sums to such individuals of the class herein named and described as may be provided for and determined upon in accordance with the Constitution and By-Laws of said Association. Any such provisions and determinations made pursuant to said Constitution and By-Laws shall be final and conclusive as to the persons entitled to benefits and as to the amount of benefit to be received, and no action at law shall be maintained against said Association to enforce any claim or recover any benefit under this Act, or under the Constitution and By-Laws of said Association; but if any officer or committee of said Association omit or refuse to perform any duty imposed upon him or them, nothing herein contained shall be construed to prevent any proceedings against said officer or committee to compel him or them to perform such duty.

Sec. 4. The Treasurer of the North Carolina State Firemen's Association shall give a bond to the State of North Carolina, with good and sufficient sureties to the satisfaction of the Treasurer of the State of North Carolina in double the sum received by him.

for the faithful performance of his duties under this Act, and shall make detailed report to the State Treasurer of the yearly expenditure of the appropriation under this Act on or before the end of the fiscal.

Sec. 5. The line of duty specified in Section 3 shall not be so construed as to mean any other duty except actual fire duty, which shall consist of service in the fire department from the time of the fire alarm until the members are dismissed by the company officers at roll call; also, any actual fire duty connected with the fire department when directed to perform same by the officer in charge.

Sec. 6. That any fireman of good moral character in North Carolina, and belonging to any organized fire company, who will comply with the requisition of the Constitution and By-Laws of the North Carolina State Association, may become a member of said Association, and any organized fire company in North Carolina holding itself ready for duty, may, upon compliance with the requisitions of said Constitution and By-Laws, become a member of said North Carolina State Firemen's Association.

Sec. 7. That this Act shall be in force from and after its ratification.

• Ratified this the 6th day of March, A. D., 1891.

AMENDMENT.

An Act of the last Legislature reads as follows (see page 41, Proceedings of 1893:):

An Act to amend Section 2, Chapter 868, Laws of 1891:
The General Assembly of North Carolina do Enact:

Section 1. That Section 2, Chapter 863, Laws 1891, be amended to read as follows:

Sec. 2. That the Treasurer of the State shall pay the amount constituting the Firemen's Relief Fund on the warrant of the Auditor, three-fourths to the Treasurer of the North Carolina State Volunteer Firemen's Association properly chartered by law. That the said Treasurer of the North Carolina State Volunteer Firemen's Association shall give bond, and the said Association shall disburse the funds in the same rules as in the North Carolina State Firemen's Association.

Sec. 3. That this Act shall be in force from and after its ratification.

AMENDMENT.

An act to amend Section 2, Chapter 474, of the Laws of 1893:
The General Assembly of North Carolina do Enact:

Section 1. That Section 2, Chapter 474, of Laws 1893, be amended as follows:

That the words three-fourths in line three of said Section be stricken out and the words one-fourth inserted in lieu thereof.

Sec. 2. That this Act be in force from and after its ratification.

Ratified this 28th day of February, A. D., 1895.

FIREMEN'S RELIEF FUND.

An Act to create a "Firemen's Relief Fund," and to increase the efficiency of the Fire Departments in the several towns and cities of North Carolina:

The General Assembly of North Carolina do Enact:

Section 1. That every fire insurance company, corporation or association doing business in any incorporated town or city in North Carolina that has, or may hereafter have, a regular organized fire department under the control of the Mayor and City Council or other governing body of said town or city, and which has in serviceable condition for fire duty apparatus and equipments amounting in value to one thousand dollars or more, and which enforces the fire laws to the satisfaction of the Insurance Commissioner, shall return to the Insurance Commissioner of the State of North Carolina a just and true account of all premiums collected and received from all fire insurance business done within the corporate limits of such towns and cities during the year ending December thirty-first, or such portion thereof as they may have transacted such business in such towns and cities. Such returns to be made by the said companies, corporations or associations within sixty days from and after the thirty-first day of December of each year; Provided, that this act shall not apply to any insurance corporation or association which invests three-fourths of its capital in North Carolina securities.

Sec. 2. That every fire insurance company, corporation or association, as aforesaid, shall within seventy-five days from December thirty-first, of each year, deliver and pay to the State Insurance Commissioner the sum of fifty cents out of and from every one hundred dollars, and at that rate, upon the amount of all premiums written on fire and lighting policies covering property situated within the incorporated limits of such towns and cities during the year ending December thirty-first, in each year or for such portion of each year as said company, corporation or association shall have done business in said towns and cities.

Sec. 3. Every such company, Corporation or association shall make accurate returns of all business done, both on fire and lightning insurance, covering property situated within the limits of such towns and cities, and in case any fraud, misrepresentation or mistake of any returns, as provided for in this act, be apparent, it

shall be the duty of the Insurance Commissioner to investigate such returns and collect the amount which he shall find to be due.

Sec. 4. Every fire insurance company, association or corporation aforesaid which shall knowingly or wilfully fail or neglect to report or pay over any of the moneys due on premiums aforesaid, at the times and in the manner specified in the preceding sections of this act, or shall be found upon examination to have made a false return of business done by them, shall for each offense forfeit and pay the sum of three hundred dollars for the use and benefit of the fire department of such town or city, to be recovered in a civil in the name of the town or city.

Sec. 5. The Insurance Commissioner shall pay over the money so collected from the insurance companies, corporations or associations, as aforesaid, in the several towns and cities in the state, having, or that hereafter may have organized fire departments as provided in section one of this act, to the Treasurer of each town or city, to be held by him as a separate and distinct fund, subject to the use of the Board of Trustees of the Firemen's Relief Fund in each town or city, composed of five members, residents of said city or town as hereinafter provided for, to be used by them for the purpose named in section six of this act.

Sec. 6. In each town or city complying with and deriving benefits from the provisions of this act as per sections one and two, there shall be appointed annually, in January, a local Board of Trustees, known as the Trustees of the Firemen's Relief Fund, to be composed of five members, two of whom shall be named by the members of the local fire department, two by the Mayor and Board of Aldermen or other local governing body, and the remaining member by the State Insurance Commissioner, all to hold office for two years, or until their successors are appointed, and to serve without pay for their services. They shall immediately after appointment organize by election from their members a chairman and a secretary and treasurer, which last two positions may be held by the same person. The said Treasurer of the said Board of Trustees shall give a good and sufficient bond, to be approved by the Insurance Commissioner, for the faithful and proper discharge of the duties of his office. The Board thus organized shall have entire control of his office. The Board thus organized shall have entire control of the funds derived from the provisions of this act, and shall only disburse the said funds for the following purposes:

(1) To safeguard the men in active service from loss of time from their daily work, occasioned by sickness contracted or injury received while in the performance of their duties as firemen upon such conditions as are now in force or may hereafter be adopted by the North Carolina State Firemen's Association.

(2) To provide a reasonable support for those actually dependent upon the services of any fireman who may lose his life in the fire service of his town, city or State, either by accident or from disease or injury contracted by reason of said service. The amount to be determined according to the earning capacity of the deceased.

(3) To safeguard any fireman who has honorably served for a period of ten years in the fire service of his town or city, from ever becoming an inmate of any almshouse or actually dependent upon charity.

(7) The Board of Trustees, as above constituted, shall keep a correct account of all moneys received and disbursed by them, and shall at the annual meeting of the North Carolina State Firemen's Association render an itemized statement of the state, for publication in the annual report, a copy of which report shall be made annually to the State Insurance Commissioner; and in case any Board of Trustees in any of the towns and cities benefitted by this act shall neglect or fail to perform their duties, or shall wilfully misappropriate the funds entrusted to their care or shall neglect or fail to report at the annual meeting of the State Association, then shall the Insurance Commissioner withhold any and all further payments to such Board of Trustees, or their successors, until the matter has been fully investigated by an official of the State Firemen's Association, and adjusted to the satisfaction of the State Insurance Commissioner. And it is further provided that should such payments be adjusted for a period of fifteen months from the time when such payment would otherwise have been made, then the Insurance Commissioner shall pay over the said payment to the North Carolina State Firemen's Association, as a general relief fund for the purpose of assist any local Board of Trustees where bona fide claims for benefits arising under purposes one and two of section six shall have exceeded the income arising from the local one-half per cent. tax.

Sec. 8. The clerk of any city, town, village or other municipal corporation having an organized fire department shall, on or before the thirty-first day of October in each year, make and file with the Insurance Commissioner his certificate, stating the existence of such department, the number of steam, hand or other engines, hook and ladder trucks, and hose carts in actual use, the number of organized companies, and the system of water supply in use for such departments, together with such other facts as such Insurance Commissioners may require, on a blank to be furnished by him. If the certificate required by this section is not filed with the Insurance Commissioner on or before October thirty-first, in any year, the city,

town or village so failing to file such certificate shall be deemed to have waived and relinquished its right for such year to the appropriation herein provided for.

Sec. 9. For the purpose of supervision and a guaranty that provisions of this act shall be honestly administered in a business-like manner, it is provided that every department enjoying the benefits of this law shall be a member of the North Carolina State Firemen's Association, and comply with its Constitution and By-Laws. And it is further provided that a sum not to exceed five per cent. of the gross proceeds received by each town or city from the provisions of this act shall be turned over to the said Firemen's Association for general purposes.

Sec. 10. Inasmuch as there are in a number of the towns and cities in this State fire companies composed exclusively of colored men, it is expressly provided that the local Board of Trustees shall make no discrimination on account of color in the payment of benefits.

Sec. 11. All laws or parts of laws in conflict with the provisions of this act are hereby repealed.

Sec. 12. That this act shall be in force and take effect from and after its ratification.

In the General Assembly read three times, and ratified this the 9th day of March, A. D. 1907.

AN ACT TO AMEND CHAPTER 831, PUBLIC LAWS OF 1907.

The General Assembly of North Carolina do Enact:

Section 1. That Section one, Chapter 831, of the Public Laws of One Thousand Nine Hundred and Seven, be amended by striking out all of the words at the end of said section after the words "December of each year." And chapter eight hundred and thirty-one, Laws of One Thousand Nine Hundred and Seven, shall be further amended by adding at the end of Section Nine thereof the words "But one-fourth of the funds arising from the five per cent. mentioned herein shall be paid to the Colored Fire Association of North Carolina for General Purposes."

Amend further, by striking out in sub-section one of Section six of Chapter Eight Thirty-one, Laws of One Thousand Nine Hundred and Seven, all of said sub-section after the word "Firemen" in line four thereof.

Sec. 2. This act shall be in force from and after its ratification. Ratified this 8th day of March, A. D., 1919.

RULES GOVERNING HOSE COMPANIES.

HAND REEL CONTEST.

Two to Enter.

Sixteen men and aforeman allowed.

Reel to carry not less than 148 feet of standard two and one-half inch hose to be connected on the start as when ready for duty to fires (three full threads) to run 100 yards, unreel not less than 98 feet of hose, attach same to plug, screw pipe to hose (any size nozzle), throw water in quickest time. Water to show opposite or beyond the hydrant, or company shall be ruled out. The plug must be closed at the time of the company starting on the run, and shall be opened by the wrenchman. No straps or snap couplings allowed.

No company shall be allowed to assist another. In the run each company is required to furnish a roll of its members to the Secretary on the morning of the first day, as early as possible. Fifteen minutes will be allowed each company, failing to start within that time shall be ruled out. Two entries required. No one allowed inside ropes except company making the run. The company making the best time wins the first prize. No company allowed to enter more than one team.

GRAB RACE CONTEST.

Company to run 50 yards, grab reel and run 50 yards to plug, unreel not less than 48 feet of hose, attach same to plug and throw water—drag rope to be put up or down (optional with company). Plug must be closed when company starts to run same as Reel Contests. Couplings to be broken opposite or beyond plug. Should butt nozzle blow off, company to be ruled out.

HORSE REEL RACE.

Two to Enter.

Companies allowed the use of any four-wheeled Hose Carriage or Wagon, either one or two-horse, to carry not less than 250 feet

standard two and one-half inch natural unstretched hose, Carriage or Wagon to be weighed, weight for one horse not less than 1,000 pounds, exclusive of driver and men; the driver, buttman and coupling breaker shall ride on Carriage or Wagon, horse or horses to be hitched to hose Carriage or Wagon and to be given a moving start of 50 yards behind the actual starting line. The starting to be so located as to be a 200 yards run for horse to hydrant, where company is to unreel. Time to be taken when front wheels of wagon pass over starting line until water shows, unreel not less than 250 feet of horse, break coupling and attach pipe and show water. Water must show within 50 feet of 250 foot line; hose to be reeled on carriage or placed on wagon, connected with three full threads. The plug must be closed at the time of the company starting and cannot be opened until hose is first started to be unreeled. Companies allowed five men in addition to those who ride, and can be placed in such position as desired. Time taken from first signal until water shows. If butt, or pipe blows off company shall be ruled out, and hose must be let go before pressure is taken off. Where ballast is used the certificate must show the kind of ballast and weight of same.

OTHER EVENTS.

ONE HUNDRED YARD FOOT RACE.

Men to run 100 yards. Two men to be selected by the captain of each company. The one making the best time wins the prize.

GENERAL RULES.

All contestants will be required to take part in the parade, unless excused for satisfactory reasons, same to be made in writing.

In no case will a second trial be allowed.

Each company's run will be decided by lot.

Captains will select all judges on the morning of the contest.

All competing companies must furnish the judges with weight of apparatus—to be weighed on city scales.

Companies wishing couplings—city standard, eight threads to the inch—will be furnished with the same on application to the Chief of Fire Department.

Hose will be furnished on the day of contest, if desired.

No person will be allowed to enter any of the contests unless he is a bona fide member of the company with which he enters.

N. B.—Judges must be governed by the above rules, as no changes will be allowed under any circumstances.

**RULES GOVERNING MOTOR CONTEST AT FAYETTEVILLE
CONVENTION AND TOURNAMENT 1920.**

Rule 1. Contest shall be to test the efficiency of the men, and not for speed of truck.

Rule 2. Team shall consist of not more than 8 men, one of whom shall be captain. Team to be sub-divided into two sub-teams, one for the Hose contest and one for the Chemical contest. The Hose team to consist of 1 wrenchman, 1 buttman, 1 slack-puller, 1 coupling breaker and 1 nozzleman—5 men. The Chemical team to consist of 2 ladder-men and 1 climber—3 men; total, 8 men.

Rule 3. Truck shall be furnished by the city where Tournament is to be held. Same truck to be used by all teams alike. A competent chauffeur to be furnished by the city, to drive for all alike. He shall be sworn to give as near as is humanly possible the same start, the same speed and the same finish to all teams alike.

Rule 4. Truck to start from a standstill with men on truck, from a point not less than 200 yards from hydrant; to run with fair speed, same to all, breaking string that sounds starting gong at hydrant, 100 feet from hydrant, and pass hydrant and come to a full stop opposite the ladder-shed, which shall be erected on the opposite side of the street, 50 feet beyond the hydrant. (Hydrant to be on right, ladder-shed on left.)

Rule 5. Men to jump from truck, remove cap, connect hose to hydrant, lay sections of hose, break coupling, attack nozzle and show water at nozzle. The Chemical men to unship ladders, place same against ladder-shed; the climber to mount same and touch top of ladder-shed with his chemical nozzle. Ladder to be standard 24-foot extension truck ladder.

Rule 6. There shall be two sets of timers, one for the Hose contest, and one for the Chemical contest. Hose contest shall be WET, the Chemical contest to be DRY. Time shall be taken by both sets of timers at the sound of the starting gong—until water shows at nozzle for the Hosemen, and from the touch of the chemical nozzle at top round of ladder-shed by the Chemical men.

Rule 7. In the Water Contest, coupling must be broken and water shown, opposite or beyond the hydrant; hose must be laid in truck, same as for fire service; second coupling (the one to be broken) to be on 3 full threads and placed in truck, beyond the reach of the coupling-breaker, until hose is commenced to be laid; butt-

man and slack-puller allowed not more than 15 feet of slack to jump with; cap on hydrant to be on 3 full threads.

Rule 8. The time of the Hose service and the Chemical service to be kept separate. Separate prizes to be given to the winners in each contest.

Rule 9. A neutral judge, who is not in any way connected with the team making the run, to ride on truck and report any infraction of the above rules.

Rule 10. No one except members of team starting with truck allowed to assist in any particular.

The General Rules of the Association to govern Judges in making all decisions.

RECORDS.

MOTOR CONTESTS

Water and Chemicals.

(10:00 A. M. Thursday, July 27, 1922.)

	Water Time Sec.	Chemicals Time Sec.
Fayetteville --	10 1-5	9
Burlington --	10 2-5	11 3-5
Mooreville --	12	9 3-5
Statesville No. 2 --	0	10
Asheville --	11	10 2-5
Statesville No. 1 --	9 4-5	9
Kinston No. 2 --	12 1-5	10 2-5
High Point --	9 2-5	10 1-5
Concord --	11	10 1-5
Sanford --	11 1-5	9
Kinston No. 1 --	11 3-5	0

RUN OFF

Fayetteville --	9 3-5
Statesville No. 1 --	8 4-5
Sanford --	9

Timers: Hose—Kesler, Styron, Long; Chemical—Harper, Bennett, Harry.

Judges: W. T. Jones, Chas. W. Fulp, A. C. Hankins, D. L. Seymore, C. O. Walker, A. L. Duckett, W. L. Heplen, J. H. McLillard, J. G. Lewis, F. L. Peck.

Winners: Statesville 8-4, \$100; Sanford 9, \$75; Fayetteville 9-3, \$50.

Winners: High Point, 9-2, first \$100; Statesville No. 1, 9-4, second, \$75; Fayetteville 10-1, third, \$50.

REEL CONTESTS.

(Thursday, July 27, 1922.)

Team	Time in Sec.
Burlington --	22

State Firemen's Association

79

High Point --	23
Winston-Salem --	22
Concord --	00

GRAB

High Point --	22
Burlington --	21 4-5
Concord --	21
Winston-Salem --	20 1-5

RUN OFF

Winston-Salem --	21
Burlington --	23 1-5

Judges: C. O. Walker, W. L. Hoplen, A. B. Mooney, J. E. Linberger.

Winners: 100 Yards—Winston-Salem, first 22 Sec.; Burlington, second, 22 Sec.; High Point, third, 23 Sec. Grab—Winston-Salem, first, 20-1 Sec., \$100; Concord, second, 21 Sec., \$75; Burlington, third, 21-4 Sec., \$50.

Horse Hose Wagon Contest

TEAM	Time in Sec.
1907—Asheville, No. 2	29 4-5
1908—Eclipse, Goldsboro	34 1-4
1909—Asheville No. 1	26 1-3
1910—Kinston	29
1911—New Bern, No. 1	26 2-5
1912—New Bern, No. 1	33 2-5
1913—New Bern, No. 1 (Riverside)	30 3-5
1914—Burlington	30 3-5
1915—Morehead City, No. 1	29 2-5
1916—Kinston, No. 2, Morehead City 1	27 2-5

Hand Reel Contest.

TEAM	Time in Sec.
1907—Salem	26 3-5
1908—Southside, (Chestnut Hill)	25
1909—Spencer	23 3-5
1910—Southside, (Chestnut Hill)	23 1-2
1911—Southside, (Chestnut Hill)	22 3-5
1912—Chapel Hill	25
1913—Chapel Hill	24
1914—Chapel Hill	24 1-5
1915—Chapel Hill	23 2-5
1916—Spencer (Shop Team)	22 2-5
1920—Spencer	18
1921—Spencer	18

Grab Races

TEAM	Time in Sec.
1907—Southside (Chestnut Hill) -----	19
1908—Salem -- -----	17 3-5
1909—Spencer -- -----	17 4-5
1910—Spencer -- -----	17
1911—Spencer -- -----	16 4-5
1912—Southside (Chestnut Hill) -----	18
1913—Spencer (Shop Team) -----	17
1914—Chapel Hill -- -----	18 2-5
1915—Spencer (Shop Team) -----	17 3-5
1916—Spencer (Shop Team) -----	16 2-5
1921—Chapel Hill -- -----	18 4-5
1922—Winston-Salem -- -----	20 1-5

Motor Contests

CHEMICALS		WATER	Sec.
Mooreville -- -----	17 1-5	1920—Statesville -- -----	12
Statesville -- -----	8 4-5	1921—Statesville -- -----	10 2-5
Asheville -- -----	9 2-5	1922—High Point -----	9 2-5

OFFICE OF THE PRESIDENT**NORTH CAROLINA STATE FIREMEN'S ASSOCIATION**

Asheville, N. C., December 10, 1921.

To the Officers and Members,

Gentlemen:

Those of you who were at the Gastonia Meeting will recall the action taken in regard to the Life Insurance Feature of our Association and the advance literature sent out by the writer in advance of the meeting. For the benefit of those of you who were not in Gastonia I will state that the President's recommendation in regard to this matter was referred to a committee for further investigation and report to the Gastonia Convention. This committee was named from the floor and consisted of the following members: J. H. Wood, President, Jas. D. McNeill, Hon. Stacy W. Wade, John G. Lewis and G. B. Caldwell.

Your Committee reported to the Convention on the following morning as follows:

We your committee, do report favorably on the proposition of President Wood as recommended in his Annual Report to you yesterday to organize a life insurance feature on the assessment plan in connection with the membership of the North Carolina Firemen's Association.

We believe that if this plan is adopted by this Association that it will be a marked success from the beginning and will be of lasting benefit to the individual membership of this body.

In order to make this plan a success it will require much thought and deliberation to promulgate rules and regulations, and your Committee further recommends that the President and Executive Committee be authorized, empowered and have full power to act with the Insurance Commissioner to formulate and adopt a charter, rules and regulations governing this feature of your Association.

Committee's report unanimously adopted.

In pursuance of these instructions I called a meeting in Raleigh for the 9th inst. composed of the executive committee, all of whom were present, and in addition to the committee, the following members of our Association who were in Raleigh, were requested to participate in our deliberations: Messrs. Horton, Farmer, Brockwell and Duckett. Chief Duckett being in Raleigh on Legislative duties in connection to certain changes in our laws that you know of.

Mr. Stacy Wade, Insurance Commissioner, was invaluable to your committee and worked all day with us in preparation of the necessary papers.

Under same cover you will find a copy of the Charter for the new organization which you will note is termed "Firemen's Fraternal Insurance Fund of the North Carolina State Firemen's Association."

A copy of the By-Laws is also enclosed. It is possible that there are some minor defects in these By-Laws and if so, it is hoped you will make note of them and see that they are brought before the next regular meeting of our Association. Now, gentlemen, your officers have gone as far as it is possible for them to go and the results rest in your hands. We have nearly 1,900 members in our Association and as previously advised seven is the highest death rate that has ever been reported among the members of our Association.

Remember, we cannot, under the law of North Carolina, have less than 300 members and the more we have the greater the benefit for the family of a deceased member. I cannot think that there is a Fireman in the State who would hesitate to pay such a small assessment when he knew what such a payment meant to the family of one of our Association who had been called away and left a family to face the world alone.

The Masons, Knights of Pythias, Woodmen of the World and many other fraternal organizations have such an association, why not the Firemen of North Carolina?

If you as Departments, Companies or individual members of the North Carolina Association feel that you want to participate in this Insurance arrangement for the protection of our loved ones please fill out the blanks enclosed and send to Secretary Miller promptly together with your checks for fire assessments and we will be in a position to carry this arrangement to a happy conclusion.

Wishing you one and all a Happy Christmas and a safe and happy New Year, I am,

Faithfully yours,

J. H. WOOD, President.

MINUTES.

The first meeting of the incorporators of the FIREMEN'S FRATERNAL INSURANCE FUND OF THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION was held in the office of Hon. Stacy W. Wade, Insurance Commissioner at Raleigh, North Carolina, at 3:30 P. M., Friday, December the 9th, 1921.

The following persons attended this meeting: Hon. Jas. D. McNeill, James H. Wood, Chas. D. Farmer, Sherwood Brockwell, R. E. Currier, Chas. Schnibben, A. L. Duckett, Jno. L. Foister, H. H. Horton and Jno. L. Miller.

Upon motion of Mr. R. E. Currier, of Black Mountain, and duly seconded, Jas. H. Wood was made temporary chairman, and Jno. L. Miller, temporary secretary.

The temporary chairman, Mr. Jas. H. Wood, presented the ARTICLES OF INCORPORATION, together with the LETTERS PATENT, by J. Bryan Grimes, Secretary of State, dated December the 9th, 1921, declaring the incorporators, a corporation under the LAWS of North Carolina, under the name of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.

CERTIFICATE OF INCORPORATION.

21253

STATE OF NORTH CAROLINA

DEPARTMENT OF STATE

BE IT KNOWN, THAT WHEREAS, James D. McNeill, James H. Wood, R. E. Currier, A. L. Duckett, Charles Schnibben, H. H. Horton, Charles D. Farmer, Sherwood Brockwell, Jno. L. Miller, Col. A. H. Boyden, John L. Foister, and E. E. Baine, have associated themselves with the intention of forming a corporation under the name of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION, for the purpose of conducting a mutual insurance business, and have complied with the provisions of the statutes of this States in such case made and provided, as appears from the following certified Articles of Association:

**ARTICLES OF INCORPORATION
OF
THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE
NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.**

This is to certify, that the undersigned, a majority who are citizens and residents of the State of North Carolina, do hereby associate ourselves into a corporation, under and by virtue of an Act of the General Assembly of the State of North Carolina, Chapter 106, of the Consolidated Statutes of North Carolina, known as the North Carolina Insurance Law, and the several acts and supplements amendatory thereof.

1. The name of the corporation is the Firemen's Fraternal Insurance Fund of the North Carolina State Firemen's Association.

2. The names and post office addresses of the incorporators are as follows:

Name	Post Office.
James D. McNeill, Fayetteville, N. C.	
James H. Wood, Asheville, N. C.	
R. E. Currier, Black Mountain, N. C.	
A. L. Duckett, Asheville, N. C.	
Charles Schnibben, Wilmington, N. C.	
H. H. Horton, Raleigh, N. C.	
Charles D. Farmer, Raleigh, N. C.	
Sherwool Brockwell, Raleigh, N. C.	
Jno. L. Miller, Concord, N. C.	
Col. A. H. Boyden, Salisbury, N. C.	
John L. Foister, Chapel Hill, N. C.	
E. E. Bain, Greensboro, N. C.	

3. The location of the principal or head office shall be in the City of Concord, County of Cabarrus, State of North Carolina, but the same may be moved by said corporation or its board of directors to any other city or town in said State.

4. The objects for which this corporation is formed is to establish and carry on a fraternal benefit fund for the purpose of making provision for the payment of a benefit in case of death of its members as a result of disease, accident, or old age, and is organized for the sole benefit of its members and their beneficiaries and designated in the insurance Law as Fraternal Orders.

5. Said corporation may make By-Laws for its government, prescribe the necessary officers, their duties and compensation, require bond from such of its officers as occupy positions of trust, pre-

scribe and levy dues and assessments to be collected from its members, and do and perform such things as may be necessary for the proper conduct of the business of said corporation.

6. The said corporation shall have such powers, rights and privileges as are usually granted by Law to such fraternal benefit corporations or associations and be subject to al Laws of the State applicable to such corporations or associations and be supervised by the Insurance Commisioner and licensed by said officer before it shall issue certificates or transact said business. The Comissioner is authorized to license said corporation when it shall be made to appear to his satisfaction that said corporation has been organized under this charter, as provided by law, and has at least three hundred bona fide applications for membership.

Its membership shall be limited to the members of the North Carolina State Firemen's Association, who are in good standing including dues paid to that body, and expulsion, suspension or dismission from the North Carolina State Firemen's Association shall forfeit all rights or benefits in this fund.

7. No member shall be individually liable for the debts of the corporation, except for such amounts as may be evied in dues and assessments, as shall be provided in the By-Laws of said association or by Law.

IN WITNESS WHEREOF, we, the undersigned, hereunto set our hands and affix our seals, this the 9th day of December, 1921.

JAMES D. McNEILL (SEAL)

R. E. CURRIER (SEAL)

CHAS. SCHNIBBEN (SEAL)

SHERWOOD BROCKWELL (SEAL)

J. H. WOOD (SEAL)

A. L. DUCKETT (SEAL)

CHAS. D. FARMER (SEAL)

JNO. L. MILLER (SEAL)

STATE OF NORTH CAROLINA

WAKE COUNTY

Be it remembered that on this the 9th day of December, 1921, before me, a Notary Public, in and for said County, personally appeared James H. Wood, James D. McNeill, R. E. Currier, A. L. Duckett, Chas. Schnibben, Chas. D. Farmer, S. Brockwell and Jno. L. Miller, personally known to me and whose names as signed to the foregoing articles of incorporation and they and each of them acknowledged that they signed the same for the purpose therein set forth as their own voluntary act and deed.

Witness my hand and official seal at Raleigh, N. C., this the day and date above written.

(NOTARIAL SEAL). W. H. PITTMAN, Notary Public.

My commission expires July 29, 1922.

STATE OF NORTH CAROLINA,

INSURANCE DEPARTMENT.

RALEIGH.

I, Stacy W. Wade, Insurance Commissioner, in and for the State of North Carolina do hereby certify that I have this day examined the foregoing Articles of Association of the Firemen's Fraternal Fund of the North Carolina State Firemen's Association and find that they comply with the requirements of the law, and I hereby approve said Articles of Incorporation and certify them to the Honorable Secretary of State, as required by Law.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at the City of Raleigh, this the 9th day of December, A. D., 1921.

STACY W. WADE,

(OFFICIAL SEAL)

Insurance Commissioner.

Filed December 9, 1921.

J. Bryan Grimes, Secretary of State

Now, therefore, I, J. Bryan Grimes, Secretary of State, do hereby certify that James D. McNeill, James H. Wood, R. E. Currier, A. L. Duckett, Charles Schnibben, Charles D. Farmer, Sherwood Brockwell, John L. Miller, Col. A. H. Boyden, John L. Foister, E. E. Bain, their associates and successors, are legally organized and established as, and are hereby made, an existing corporation under the name of the Firemen's Fraternal Insurance Fund of the North Carolina State Firemen's Association, with such articles of Association, and

have all power, rights and privileges and subject to the duties, liabilities and restrictions which by law appertain thereto.

Witness my official signature hereunto subscribed, and the seal of the State of North Carolina hereunto affixed, this the 9th day of December in the year 1921.

(Signed)

J. BRYAN GRIMES,

(OFFICIAL SEAL)

Secretary of State.

Mr. Charles Schnibben, of Wilmington, N. C., presented a copy of Constitution and By-Laws, and moved that they be accepted as presented and that they be spread upon the minutes. Motion prevailed.

CONSTITUTION AND BY-LAWS OF
THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE
NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.

NAME AND OBJECT.

Article 1. The name of this Association, which is organized by voluntary agreement of its members and under resolutions duly adopted by the North Carolina State Firemen's Association, shall be known as "Firemen's Fraternal Insurance Fund of the State of North Carolina."

Article 2. The objects of said Association shall be to cement more firmly the bonds of fraternity and friendship now existing between the members of THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.

Article 3. The Firemen's Fraternal Insurance Fund shall be created and maintained by assessment made upon its members, which shall become due and payable as provided in the By-Laws of the Association.

GOVERNMENT

Article 1. The Firemen's Fraternal Insurance Fund shall be under the general control and supervision and management of the Executive Committee of the North Carolina State Firemen's Association.

Article 2. The Executive Committee shall make a report at each and every Annual Meeting of the North Carolina State Firemen's Association at its first business session.

BY-LAWS AND REGULATIONS.

The officers of the Firemen's Fraternal Insurance Fund shall be the Executive officers of the North Carolina State Firemen's Association.

MEMBERSHIP.

1. Any active member in good standing with the State Association, and any Honorary member who has served five years as a fire-

man, and in good standing with the State Association, shall be eligible for membership in THE FIREMEN'S FRATERNAL INSURANCE FUND.

2. Any member whose name shall have been dropped from the Roll of Members for non-payment of assessments may be reinstated in his membership upon application, and upon a showing that he is in good health at the time, and upon paying to the Secretary the sum of \$2.20, together with all past due assessments: Provided, however, that said application for reinstatement shall be made within twelve months after the time his name shall have been dropped from the roll, and, Provided, further, that no member so in default shall be allowed more than one application for reinstatement.

BENEFICIARIES AND CERTIFICATES.

3. A Certificate of Membership shall be issued to each member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH CAROLINA, signed by the President and Secretary, which certificate, among other things, shall set forth the name, age and place of residence of the member, and also the name, age, place of residence and relationship of the Beneficiary named and designated by the member at the time of his application.

4. The Beneficiary shall be named and designated by the member at the time of his application for membership, and shall be a near relative of the applicant, Provided, that in exceptional cases, and with the consent of the Executive Committee, the applicant may designate his estate as beneficiary.

5. , The designated Beneficiary may be changed at the pleasure of the member upon surrender of his Certificate of Membership, upon the payment of a fee of \$1.00, and thereupon a new Certificate of Membership, with the name of the new beneficiary therein stated, shall be issued to him. Upon surrender of any Certificate, the President and Secretary shall cancel the same.

6. In case the certificate of Membership shall be lost or destroyed, and a member desires to procure a new Certificate of Membership or desires to change the Beneficiary designated therein, he shall have the designated beneficiary, if living, join in the application for a new certificate, or for change of the Beneficiary; Provided, that in case the designated beneficiary be dead, proof of such fact must accompany the application for a new certificate, or for change of the beneficiary.

7. In case the designated beneficiary shall pre-decease the member, and the member shall die without having designated a new beneficiary, then, and in that event, the amount payable under the Certificate of Membership shall be payable to the heirs at law

or legatees of such deceased member, according to the laws of the State, of which the deceased member was a citizen at the time of his death.

PAYMENT OF BENEFICIARY FUND.

Upon receiving satisfactory notice of the death of a member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH CAROLINA, the President and Treasurer shall immediately forward to the beneficiary designated in the Certificate of Membership, if living, or to the heirs at law or legatees of such deceased member, if known, and the designated beneficiary be dead, a check for a sum of not less than Two Hundred and Fifty Dollars, if so much be in the Treasury at the time, and as soon thereafter as practicable, not exceeding sixty days, the balance collected upon the assessment made on account of the death of such deceased member: Provided, that no amount greater than One Thousand Dollars of the sum collected upon the assessment made for the death of any deceased member shall be paid to the designated beneficiary, if living, or to the heirs at law or legatees of the deceased member, if the designated beneficiary be dead at the time of the levy and collection of such assessment, Provided, further that One Dollar from every assessment in excess of One Thousand Dollars collected from members shall go to establish a surplus fund.

ASSESSMENT AND BENEFICIARY FUND.

1. Each member of the North Carolina State Firemen's Association becoming a member of the Firemen's Fraternal Insurance Fund of the State of North Carolina shall pay in advance to the Secretary the sum of \$2.20 which shall constitute the first two assessments.

2. Upon the death of any member of the Association, there shall be levied upon each member an assessment of \$1.10, and there shall be levied as many assessments as there shall be deaths of members, to the end that the primary fund arising from the first two assessments shall be maintained intact as nearly as possible.

3. All assessments shall be levied by the Secretary, notice of which shall be promptly given to each member, and shall be payable to said President and Secretary within thirty days after the same shall have been levied.

4. Any member who shall fail to pay the assessment levied, and being in default in payment thereof for thirty days after notice of such assessment, shall cease to be a member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH

CAROLINA, and shall forfeit all interest therein, unless reinstated as herein provided.

5. The sum arising from assessments shall be apportioned and applied as follows: Ten (10c) cents to each assessment shall be applied to the account of salary and expenses and One (\$1.00) Dollar thereof, not to exceed One Thousand Dollars, as heretofore provided, to the beneficiary of the member for whose death the assessment may be levied.

6. Upon payment of the full amount collected upon an assessment on account of the death of any member of the Fund, the President and Secretary shall cancel the certificate of membership of such deceased member.

AMENDMENTS.

These By-Laws and Regulations may be repealed, amended or added to by a vote of two-thirds of the Executive Committee at any regular meeting, or at a meeting called for that purpose, same to be subject to the approval of the NORTH CAROLINA STATE FIREMEN'S ASSOCIATION at its next regular meeting.

Application blanks and Forms of Certificates of Membership were offered for inspection and the question of the exact forms left open for future action.

Upon motion of Capt. McNeill the election of a board of directors resulted as follows: James H. Wood, Jno. L. Foister, Charles Schnibben, R. E. Currier and Jno. L. Miller, the same persons as now constitute the Executive Committee of The North Carolina State Firemen's Association. The work of the incorporators having been completed, the meeting was adjourned.

JNO. L. MILLER, Temporary Secretary.

Proceedings North Carolina

DIRECTORS' MEETING.

The first Directors' meeting was held in the office of Hon. Stacy W. Wade, Insurance Commissioner of The Firemen's Fraternal Insurance Fund, at Raleigh at 4:15 P. M., Friday, December the 9th, 1921.

Upon motion of Mr. R. E. Currier Jno. L. Miller was elected Secretary of the above Association.

Upon motion of Capt. McNeill, James H. Wood was elected President of the above Association.

Upon motion of Mr. Jno. L. Foister, Charles Schnibben was elected Treasurer of the above Association.

Upon motion duly passed that bonds be required of the Treasurer and Secretary sufficient to cover all funds that may come into their hands.

Upon motion the Secretary was instructed and authorized to procure at once application blanks and certificates.

No further business before the Board of Directors adjournment was made.

JNO. L. MILLER, Secretary.

We would earnestly recommend that this matter be thoroughly discussed at once and that a meeting of all Departments throughout the State be held on Monday night, January 2nd, at which time if possible definite action be taken and the result made known to the Secretary of the Association.

Faithfully yours,

J. H. WOOD, President.

Concord, N. C., January 26, 1922.

My Dear Sir:—

By a unanimous vote of the Gastonia Convention, the Executive Committee of the North Carolina State Firemen's Association was authorized and empowered to formulate plans and to put into force and effect a life INSURANCE feature.

This responsibility was gladly accepted by the Committee, and on the 9th of December last, the Committee with others, met in the City of Raleigh, and formulated such plans and secured letters of incorporation.

This new feature is known as the "FIREMEN'S FRATERNAL INSURANCE FUND" of North Carolina.

There is now on file in the Secretary's office 400 applications for this protection from the following departments: Andrews, Asheville, Black Mountain, Canton, Concord, Durham, East Spencer, Fayetteville, Greensboro, Hickory, Mooresville, Morganton, Raleigh, Salisbury, Sanford, Southern Pines, Statesville and Wilmington.

This feature is under the absolute control and CARE of the North Carolina State Firemen's Association, and is for the SOLE benefit of Firemen and their dependent ones, only.

We know that there are many more departments who desire to take advantage of this insurance feature of our organization, and to these and ALL OTHER DEPARTMENTS in the STATE, we earnestly urge that YOU send in your application at once. IT IS INSURANCE AT AS NEAR COST AS IT IS POSSIBLE TO BE HAD.

Application has been made to the Insurance Commissioner's office for license to do business, and upon receipt of the same, the applications now and then on file will be in full force and effect, probably by February 5th.

Pamphlet on this feature enclosed. SEND IN YOUR APPLICATIONS AT ONCE. LET'S BEGIN BUSINESS WITH 1,000 MEMBERS.

PROTECT YOUR LOVED ONES WITH ONE DOLLAR FROM EACH AND EVERY FIREMAN IN THIS GREAT STATE.

Sincerely,

J. H. WOOD, President.

JNO. L. MILLER, Secretary.

Are Your Loved Ones Protected?

A Policy in the Firemen's Fraternal Insurance Fund Will Do It.

Over 800 Firemen in North Carolina Have It. Why Not You?

For Firemen Only. Ask Your Chief